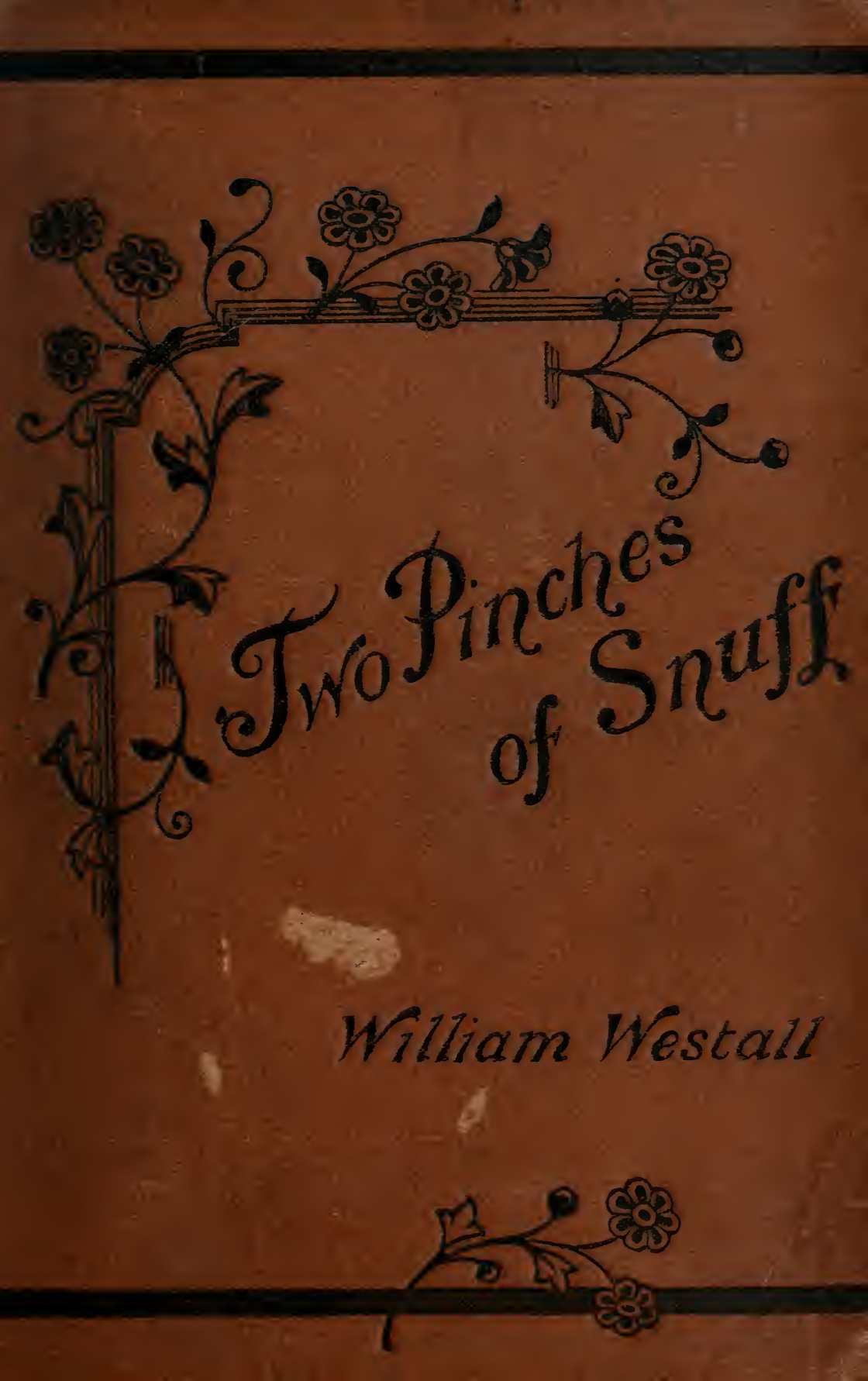
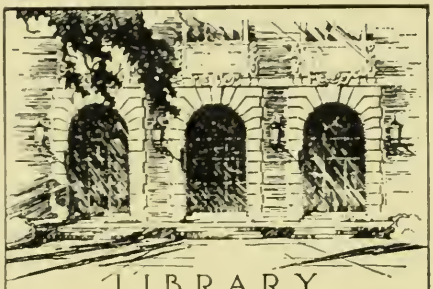

Two Pinches of Snuff
William Westall



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Mabel
From Uncle William & Aunt Chas
Xmas 1886

TWO PINCHES OF SNUFF.

BY

WILLIAM WESTALL,

AUTHOR OF "THE OLD FACTORY," "RED RYVINGTON," "LARRY LOHENGRIN," "RALPH NORBRECK'S TRUST," ETC.

IN THREE VOLUMES.

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TO

ROBERT J. WOOD,

A KINSMAN WHO IS MORE THAN KIND,

THIS STORY IS FRATERNALLY

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TWO PINCHES OF SNUFF.

CHAPTER I.

BALDER'S BANK.

The last Friday of the month, the principal settling day in the Manchester cotton trade. Balder and Baxendale's bank has been crowded all the morning with presenters of cheques and lodgers of money, and for several hours the perspiring tellers have known no respite from their occupation of shovelling gold and counting notes.

But towards one o'clock—the hour of "high 'change" for merchants, and of general refreshing for their men—the

throng begins to thin; then it almost melts away, and for the first time since ten o'clock Hector Verelst, the senior teller, has time to stick his pen behind his ear, and look round. Not that he ever allowed himself to get either flurried or hurried, for flurry and hurry lead to mistakes, and Verelst did not make mistakes. The more eagerly people pressed up to the counter with their moneys, cheques, and what not, the easier he took things, the more rigidly checked credit notes, weighed his sovereigns, and reckoned up his notes. Now and then, when he received a suspicious cheque, he would slip leisurely aside to glance at a ledger or compare a signature. To the collectors and others, who were burning to despatch their business and be gone, Verelst's coolness was sometimes almost too exasperating to be borne. Yet neither angry glances nor impatient

exclamations had more effect on the deliberateness of his movements and the serenity of his manner than drops of water have on a duck's back. The more haste the less speed was the principle on which, in all matters of business, the chief teller invariably acted, and the excellence of his method was proved by the fact that, though he declined to be hurried, he could get through more work in a given time than any other man in Balder's bank. It had never happened to him, moreover, either to honour a forged signature or an irregularly drawn cheque, or to pay one which, for any reason whatsoever, should have been "referred to the drawers," or roundly refused for want of "effects;" and as he stands behind the counter, with his pen behind his ear, stretching his somewhat stiffened back, and rather wishing it was his dinner-time (1.30),

he knows that at the close of the day he will be the first to make out his account, and that it will balance to a fraction.

As Verelst arrived at this satisfactory conclusion, a big, huge-limbed, heavy-faced young man, evidently a rustic, and, from the looks of him, a blacksmith, came up to the counter and presented a cheque, saying, at the same time,—

"I'll tak' it i' sma' notes and gowd, if yo' pleeuz, mayster."

The senior teller, after glancing at the signature and referring to a book (the name being one he had not seen for a long time), looked at the obverse side of the document.

"This cheque requires endorsement," he said, flipping it across the counter to the young man.

"Endorsement! What may that mean,

mayster?" asked the countryman in surprise.

"It is drawn to the order of Timothy Thorndyke, and before we can pay it Mr. Thorndyke must put his name on the back—here!"—placing his finger on the spot.

"Oh, that's it, is it? Gi'e me a pen and I'll put th' name down reyt enough. Timothy Thorndyke is my fayther, an' I allus signs for him. He's an owd mon, and cannot write hissel'."

"That would be committing forgery, my friend," said Verelst, quietly; "a highly penal offence."

"Well, dall it! write th' name yersell, then."

"Then I should be forging."

"What mun I do, then?"

"Get your father to sign it, and if he cannot write he must make his mark—

'Timothy Thorndyke, his mark,' you know."

"And do yo' mean to say as I mun go aw th' way back to Harrud, and me as has come o' porpus, and spent four and ninepence on a ticket, and eighteen pence on a dinner as hasn't hoaf filled my belly? Gi'e us th' brass, mon, baat (without) ony more bother, or, bithmon, I'll get o'er this bench und wallup thee, my lad," thundered the young giant in a voice that almost startled Verelst out of his self-possession, made everybody else stare, and brought the head of the house from his sanctum in a remote part of the bank.

"Bless me! what is the matter?" he exclaimed. "What is the matter, Hector?"

Verelst explained.

"I am very sorry, but we cannot possibly pay this cheque without Mr. Timo-

thy Thorndyke's endorsement," said the banker courteously, yet very firmly. "You do not seem to be aware, my dear sir, that these words 'to order' are a direction to us by the drawer to pay only against the order of the payee, signified by his endorsement—his backing of the cheque; and the payee in this case being Mr. Timothy Thorndyke, we cannot honour this cheque without his signature. It is no fault of ours, but your own for not obtaining your father's endorsement."

"But haven't I towd yo'—or, leastways, that t'other chap, as taks it aw so dalled cool—as my fayther's bedridden and on his last legs, and I allus signs for him?"

"How are we to know that?" asked the banker, with asperity. "We cannot pretend to be acquainted with the domestic arrangements of everybody who comes

here with a cheque. All that we can do is to follow the plain directions of our customer, Mr. John Sharples. Present the cheque with the name of Mr. Timothy Thorndyke on the back, and it will be paid without a question, except as to how you will take the money."

"Well, that's a corker!" began the young man, in his stentorian voice, and then, as if struck by a sudden thought, he quietly picked up his cheque, and walked ponderously out of the bank.

"A rough diamond, that. I wonder what he will do—go back to Harwood, I suppose; hard case though, but he'll know better another time: a useful lesson for him," observed Mr. Balder, as he moved off towards his own room.

The next minute another man, who had been an amused spectator of the scene, advanced to the counter and also presented

a cheque. Nothing rustic in his appearance, for though quietly he was very well dressed, wore gold-rimmed spectacles, a broad-brimmed felt hat, had a good deal of hair on his face, and his manner was as composed as that of Verelst himself.

"How will you take it?" asked the latter.

"Seventeen one hundreds, and the rest in small notes and gold.

The chief teller opened a drawer, took therefrom a bundle of crisp-looking bank-notes, scooped a small pile of sovereigns into the scales, pushed the whole across the counter, and was just, according to his wont, casting a final glance at the cheque, to make quite sure that all was in order, when the stranger opened a gold snuff-box, and politely asked him to take a pinch.

Now, Verelst had once carried a box of

his own, and though he had given up the habit as a regular thing, he never refused a pinch when it was offered to him. In the present instance he took a big pinch, and, while doing so, observed, with some surprise, that the lid was ornamented with the ghastly device of a scull and cross-bones, inlaid in ivory and ebony, and an equally suggestive motto : *Memento mori.*

As the stranger returned the box into his pocket, Verelst put the snuff into his nose, with a result that surprised him even more than the skull and cross-bones had done, for he began to sneeze like mad; sneezed till the tears ran down his cheeks; sneezed until he thought his head would come off.

When, at last, the fit was over, and he had blown his nose and wiped his eyes, and could once more see, the stranger was gone.

"Never had such a pinch of snuff as that in all my life," soliloquized the chief teller; "wonder what it can be. It must be old rappee, with pepper and ground-glass in it, at the very least. What a nose that fellow must have? I should like to ask him—Hallo! here's our 'Harrud' friend again. It is no use, you know. You heard what Mr. Balder said. We cannot pay that cheque without the endorsement."

"What do yo' caw that?" asked the fellow, throwing the cheque on the counter with an air of triumph.

"Humph! Have you endorsed this yourself, may I ask?"

"What's that to yo'? It's drawn to Timothy Thorndyke's order, and that theer's Timothy Thorndyke's name, isn't it?"

"And yours, too, I suppose! You can-

not have gone to Harwood and back in ten minutes!"

"It's now't else. Com, gi'e us th' brass, mon. Four tens, three fives, ten i' gowd, and two paands-worth o' silver."

"Very well," said the chief teller, after a moment's hesitation. "It is not our business to distinguish between one Timothy Thorndyke and another. The cheque is in order. Here is your money."

"To tell yo' th' honest truth," said the "Harruder," as he pocketed the cash, "my gradely name is Tummus, not Timothy; but as I towd yo' just naa, I allus signs for my faythe r. Good day to yo', owd mon."

"Not as stupid as he looks, that fellow," observed Verelst to a brother teller, who had heard the colloquy; "he has had a glass of beer and forged his father's name in the

public round the corner. And now I think I'll go to my feed."

So the chief teller went to the lavatory on the other side of the house, washed his hands and face and examined his nose, which was red and swollen, and felt very uncomfortable, especially when he blew it, and that was a good deal oftener than he liked.

"Gad," he muttered, as he trimmed his whiskers, "that was a pinch of snuff, and no mistake. If it were dynamite it could not have been much worse. I wonder who that fellow can be?"

It was not the last time by a good many that Hector Verelst wondered who that fellow could be.

CHAPTER II.

THE TWO VERELSTS.

VERELST had not far to go to his "feed"—only two or three streets away—the time allowed for refreshment at Balder's bank on last Fridays being but short. In five minutes he reached his destination—Roach's eating and coffee house, a rather seedy-looking establishment in one of the narrowest and gloomiest of Manchester streets, and that is saying a good deal. It (the house, not the street) consisted of two large rooms, one upstairs and one down, the latter serving also as kitchen, and a small apartment devoted to smoking and chess. Verelst could well have afforded to dine in a more delectable locality; but

he had begun to take his midday meal at Roach's when his means were small, and in his habits, if not in his ideas, he was strongly conservative. The fact that he had done a thing once seemed to him a very good reason for doing it again. Roach's, moreover, presented several decided advantages. His chops and steaks, besides being cheap, were always tender and cooked to a turn; his coffee could not easily be surpassed, and his cigars and malt liquors were as good as his mutton and beef.

Verelst mounted to the upper room and took a chair, which, like every other chair in the apartment, was chained to one of the table legs—not that Roach feared his customers would walk off with his furniture, but the man had a passion for keeping everything in its place, and the shuffling of chairs, besides being abhorrent to his soul, made holes in his carpet.

The teller was hardly seated when a broad-set little man, whose rolled-up shirt sleeves displayed a pair of arms that a prize-fighter might have envied, appeared on the scene, tray in hand.

"Steak, Mr. Verelst?"

"Chop, and a glass of bitter."

"All right!" and in three minutes the man in the shirt sleeves came back with chop and beer as ordered, and several other chops and beers; for Roach, with the help of a stout wench, did all his own waiting, while his wife superintended in person the cooking of the viands. Not that he had any need to be so painfully industrious, for report said, and for once report did not exaggerate, that Roach was worth twenty thousand pounds; his profits were estimated at two thousand a year; he had a nice place in the country; and he drove to business every morning in his

brougham, "like any other swell." But Roach was an original, and if, as he once observed, it pleased him to work like a waiter and live like a gentleman—what was that to his customers, or anybody else? With the exception of a few favourites, of whom Verelst was one, Roach was as sharp with his customers as if they had been his dependents, and perhaps they were in a sense, for, as he once took occasion to observe: "Grub is before money. I can do better without them than they can do without me."

Until three o'clock, when business began to slacken, Roach would allow no man, as he put it, "to read over his feed;" for readers are apt to linger and forget that their places may be wanted by others.

"This is an eating-house, not a reading-room," he would say, when a customer, ignorant of the rule, produced a news-

paper; "there is a public next door." His answer to complaints was invariably, "Sorry you are not satisfied; but this is a free country: you need not come unless you like. I did not ask you."

Another rule of the establishment was not to supply vegetables. A diner, unaware or heedless of this peculiarity, sitting near Verelst, was so ill-advised as to ask for potatoes.

"Plenty at Shudehill Market!" was the answer, whereupon those who heard it tittered, for "Roach's roasters," as they were called, amused all but their victims, and though his independence and plain speaking lost him an occasional customer, they gained him a character for eccentricity which served his turn better than the most saponaceous courtesy would have done. People went to Roach's because he was such a queer fellow—"quite an original,

you know;" and when he missed roasting anybody, they almost felt as if they had been taken in.

When Verelst was about half through with his chop, the man who had been sitting opposite to him took his departure, and another took his place.

"Hallo, old man!" said the new-comer, cordially. I thought I should find you here. How are you, and Alice and the young ones—how are they?"

"All, all right. You have not been here for a long time, I think?"

"No; I don't much like your Mr. Roach; I prefer a man who can keep a civil tongue in his head."

"Roach is a very good fellow, though, blunt as he is. He does more for the poor than many a man who goes regularly to church and makes great professions."

"I am glad to hear it. All the same, if he would either be a little less blunt, or invent a few new witticisms—his stock is getting rather stale—this would be a pleasanter place to dine at. Besides, it is rather too far off for me. Will you have time for a smoke?"

"Just, if you won't be long."

"Here's my steak. In ten minutes it will be a steak no longer, and then I'll join you in the den overhead, which Roach calls his smoking-room."

"I'll wait until you have done; I haven't had my cheese yet."

The two men, though one was dark and the other light, were very much alike: both had the same well-cut features, the same broad forehead, straight nose, thick hair, and short, curly beard; but while Hector Verelst's eyes were grey, his skin fair, and his hair almost red, Norman had

eyes of dark brown, a swarthy skin, and a black head and beard—differences which were probably due to the fact that, albeit sons of the same father, they were not children of the same mother. There was, moreover, a considerable dissimilarity in their ages and their expression, and likewise, as might seem, in their characters and dispositions. Hector was a man of some thirty-six or thirty-seven years old, with a rather phlegmatic temperament and an impassive face, evidently given to chew the cud of reflection, and little prone, one would think, to leap before he looked, yet not wanting in will and energy withal. Norman (his name was John Norman, and his intimates generally called him Jack) was at least ten years younger than his half-brother; tall and rather slightly built; and judging by his quick, eager manner and mobile, expressive counte-

nance, possessed of a nervous temperament and a faculty of ready apprehension. While Hector's dress was quiet and sober, almost to Quakerism, the younger man's habit was "costly as his purse could buy," and in the pose of his hat, the cut of his coat, and the nattiness of his boots, there was, perhaps, more than a suspicion of dandyism.

Their father, who was a long time headmaster of an old-fashioned grammar school, and a clergyman, though he held no position in the Church, after giving his sons the best education in his power, short of sending them to a university, had profited by his friendship with his old college chum, Mr. Balder, to get the elder into the bank and the younger into a Manchester shipping warehouse, and when he died left them a couple of thousand pounds apiece. Hector had been nearly twenty years in

the bank, and, as the reader is aware, was now Balder, Baxendale, and Co.'s principal teller. Had he been less expert in his calling he might have had a still higher position, though not probably a higher salary, for the house, being of opinion that he was worth more at the counter than anywhere else, paid him accordingly, and he had the reputation of being about the smartest teller they had ever had or Manchester possessed.

It had sometimes been suggested to Hector (who had saved money) that he might better himself by going into business on his own account, and he had received more than one eligible offer of partnership in promising enterprises. But all these and similar overtures he had hitherto refused, saying that his income being more than sufficient for his wants, his duties light, and his responsibilities

few, he preferred to stay where he was. But if Balders ever gave him the sack he should not take a second situation: he would set up for himself in something or other.

"If you wait till Balder gives you the sack," said to him a friend on one of these occasions, "you may wait for ever. They know your value too well for that."

"Well, I don't think it is very likely," answered Verelst, not without a certain "proper pride"—and he was proud of his reputation and the confidence reposed in him by his employers. "Yet, there's no telling. My shop is a good one, it is true, but it is neither a freehold nor a sinecure, and there's nothing certain in this world but death and taxes."

Norman, or, to call him by his more familiar name, Jack, had also risen in the world. After passing through pretty

nearly every grade in the warehouse of Mr. Isaac Tilbury, the great shipper, who was said to turn over half a million a month, and make a hundred thousand a year, he was now one of that gentleman's principal print buyers, at a salary of four hundred a year, and his prospects of advancement were considered highly promising.

"Anything fresh at your place?" asked John Norman of Hector, when they had settled themselves, with their pipes and coffee, in a snug corner of the smoking-room, which, though small, was far from being uncomfortable, and certainly did not deserve the designation of "den" bestowed upon it by the younger and rather supercilious Verelst.

"Nothing particular. As per usual—the perpetual give and take, you know. I sometimes wish I had an occupation

with rather more variety. It gets somewhat monotonous when you are always behind a counter paying cheques and receiving money. I wish Balder would make me sub-manager."

"May be he will when your legs fail you, or his brother or one of the Baxendales dies, say, in about half a century. Billy Balder is about the biggest skinflint in Manchester, and he looks it, too."

"He has that name, I know, but he is not half as keen as people say, and does many a generous thing of which nobody ever hears. Anyhow, he has always behaved well to me, and if he does not give me a sub-manager's place he gives me a sub-manager's pay. All the same, he can be hard, and quite right too, for a banker has no business with bowels. If he is soft, ruin will be his portion. You heard about Hoskins, I suppose?"

"No, what about him?"

"Got the sack on Tuesday for paying a forged cheque. He only came to the counter a few weeks since, and being young and inexperienced, and this his first slip, I thought it might have been overlooked."

"Was it much?"

"Ten pounds."

"The old curmudgeon!"

"It was not the amount. Billy cared nothing about the ten pounds, for whatever else he may be, he is not mean. It was the principle of the thing, for he had let it be known—twelve months ago, when so many forged cheques were paid, and I must say some of our fellows were very careless just then—that the penalty of paying a forged cheque would be certain dismissal. A harsh rule, you may say, but it answered its purpose, and this case

of Hoskins is the first we have had since. And in a bank, above all places, a rule once made should be rigidly enforced."

"But it is so easy to pay forged cheques."

"Very easy. On the other hand, nobody need pay a forged cheque if he takes his time and keeps his eyes open. If you have any doubt you have only to refer to your signature book, or consult one of the other fellows or one of the governors. And there is nearly always something in the manner of the man who presents a false cheque to excite suspicion. I always twig them, and once or twice, when I have been in momentary doubt, a single glance at the presenter's face, as I asked him 'how he would take it,' has settled the question. I don't think I could pay a forged cheque. Anything fresh at your place?"

"Only that we are very busy. Packers working all night. And we are likely to be busier still, for Isaac has been operating largely in grey shirtings to-day; he booked orders for two hundred thousand on 'Change just now.

"The market is going up, then."

"Yes, it generally does when Isaac goes in."

"Has Tilbury got orders for all these purchases, do you suppose?"

"That I cannot tell you, it is not in my department, but I should rather think not. His way is to buy when the market begins to move, and then advise his clients to operate, and place his purchases at an advance."

"In addition to his commision?"

"Of course. You surely don't suppose that Tilbury could make a hundred thousand a year out of one per cent. commission?

I'll tell you what it is, Hector," went on the young man, impetuously, "I don't like this business."

"Why? I always thought you did like it."

"I like print buying, if that is what you mean. It is interesting; there are variety and go in it, scope for the exercise of taste, and that. I mean, I don't like my situation, which is another way of saying I don't like Isaac. He is both a rogue and a brute; he takes every advantage he can, salts his invoices, swindles his customers, and insults his *employés*."

"A nice character, 'pon my word. But he looks it. He always reminds me of that character in one of Dickens' novels—what do you call him? I cannot recall the name, but—"

I know who you mean—Quilp. You are not the first, by a good many, to whom

the same comparison has occurred, and it is a very apt one. When I was lower down the ladder, I came little in contact with Tilbury; but now I have to do with him nearly every day, and the more I see of him the less I like him. We shall be having a row one of these days: I know we shall."

"What, has he insulted you?"

"Not exactly, and he had better not. If he does I shall kick him as sure as my name is Jack Verelst, though he did make a hundred thousand last year," and the flash in the young fellow's eyes boded danger to Isaac Tilbury.

"You are too impulsive, my boy. Remember that four hundred a year is not to be picked up everywhere."

"I know that, and the consideration has caused me to stand more rudeness than I like already. But one must draw the line

somewhere, and I draw it at insult. It makes my blood boil to see the way in which Tilbury treats some of the fellows, and they take it as quietly as so many sheep."

"We must make you a banker, I can see," said the other, smiling; "for keen as Balders may be, they treat us like gentlemen."

"Nay, I should be paying a forged cheque, or something of that sort, and get sacked the first week."

"Not after I had given you a few lessons," replied the other, complacently; "it is as easy, with a little practice, to distinguish between one handwriting and another as between one face and another. But time is up: I must be going. Will you look us up on Sunday?"

"Certainly. Good-bye, old man."

CHAPTER III.

THE FORGED CHEQUE.

On the Tuesday but one after the "last Friday," on which the reader was introduced to Hector Verelst, that gentleman appeared at Balder's bank, as he always did, in good time, and took his accustomed place at the counter, ready for the business of the day. He had just paid his first cheque and received his first deposit when one of the apprentices touched his arm and said that Mr. Balder "would like to speak to him for a minute."

This was a sufficiently unusual summons to make Verelst wonder what it could

portend, for the chief hardly ever invited an *employé* to a private interview except either to give him a reprimand or offer him promotion. A reprimand was, of course, out of the question, Hector being as unconscious of offence, though not as self-righteous, as the Pharisee of the parable; promotion he had no reason to expect; and it was not the season for raising salaries. So he went thoughtfully, and not without a certain sense of anxiety, to Mr. Balder's sanctum, at the other end of the building, a sort of glass box, where, albeit himself quite secluded, the head of the house, whenever it so pleased him, could survey the whole interior of the bank.

Billy Balder, as most people profanely called him, was a man well on in the sixties, sparely built, erect in carriage, and attired when at business in a black swallow-tailed

coat, tightly buttoned over his waistcoat, below which dangled a big seal at the end of a massive watch chain. His hair and mutton-chop whiskers were white, but his eyebrows were black, and the strong teeth, ruddy countenance, unwrinkled forehead, and keen grey eyes showed that, whatever might be his years, he was still vigorous and robust.

When Verelst entered the sanctum, the chief had a cheque in his hand, and before him were two or three pass-books: his own, for the banker had several accounts—house account, farm account, estate account, and so forth, against which he drew like any of his own customers.

"Look at this cheque, Hector!" he said, without returning the former's greeting.

The teller did so. It was the cheque for 1850*l.* which he had cashed for the man

with the snuff box on the previous last Friday

"I don't understand—it seems to be in order," answered Verelst, with a perplexed look, after minutely examining the document all over, from the date to the signature.

"It would be but for one thing."

"And that is—"

"I never signed it," said Balder, sharply. "I thought you were an expert in handwriting, Hector!"

"Impossible!" burst out Verelst, turning very red, and feeling himself grow hot all over. This was the last thing he had expected.

"Impossible or not, this is not my signature. It is wonderfully well done, though; I will say that. If I did not know that I never signed such a cheque I should be in doubt myself, and if I had

been a teller, I am sure I should have paid it."

"I see it all now!" said Verelst, again scrutinizing the cheque and holding it up to the light. "The forger has used tracing-paper; this is almost a fac-simile of your signature. It has been done first with a pencil and then inked over with a pen. All the same, there are differences that I ought to have detected, for the signature is painted, not written. But I confess it: I was not on my guard. Who could suppose anybody would have the cheek to forge your name, and you within call—looking on, as one might say, for you were at the counter two minutes before I paid the cheque? Yes; I see it all now. That snuff was doctored—"

"What do you mean, Hector? What snuff?"

"Why, just as I was taking a second

look at the cheque, as I always do, the rascal gave me a pinch of snuff that made me sneeze till all was blue, and before I had done, he was off."

"What was he like?"

Verelst told him as well as he could.

"A very queer business," said the banker, thoughtfully. "This is a dangerous fellow, Hector; he may forge other cheques. We must put the police on his track. I'll send for a detective at once. When he comes I will let you know. I don't see that we can do anything more for the present. But I have a duty—a painful duty—to perform; all the more painful that I really do not think you are to blame, and—"

"I know what you mean, Mr. Balder," said Verelst, quickly. "I shall have to go. It is the rule, and I cannot expect you to make an exception in my favour."

"Yes, it is the rule, and I am sorry now I made it. But after discharging Hoskins the other day I do not see how I can act otherwise. It is a bad job, both for you and ourselves, for you have served the house faithfully and well. However, we will behave as liberally as we can. You shall have your salary to the end of the year, and I will do my best to find you another place."

"Thank you very much, Mr. Balder; but I do not think I shall take another place."

"What will you do, then?"

"Start a bank of my own."

"Start a bank of your own!" almost shouted Balder, with a look of surprise that could hardly have been greater if the teller had announced his intention of starting a kingdom of his own—or a daily newspaper.

"Yes; I shall start a bank of my own," repeated Verelst, quietly.

"But, bless me, man, how much money have you?"

"Well, it is pretty nearly all in your bank. It is about as safe there as anywhere, and the five per cent. you are good enough to allow on our balances is as good as one can get—with safety. About five thousand pounds, perhaps."

"Five thousand pounds! Start a bank with five thousand pounds! Are you mad, Hector?"

The rich banker looked upon five thousand pounds—except when it was a question of giving it, or losing as much by a bad debt—pretty much as ordinary men look upon twopence halfpenny.

"I propose to begin in a very modest way, Mr. Balder. I shall cash cheques,

advise bills, change money, sell drafts, and so forth, for people who have no regular banking accounts, and whose business is not worth the notice of the larger establishments. But I shall get as near them as possible. I would take a place next door to you if I could."

"I said you were mad just now," observed the banker, the look of surprise giving place to one of quiet attention; "but I begin to see that there is method in your madness, after all; and when I think of it, my grandfather began business with not very much more than you have. You seem to have your plans cut and dried, Hector. You were surely not thinking of leaving us to start on your own account before this happened?" and Mr. Balder smiled sarcastically, for, despite the case in point he had just adduced, the idea of anybody beginning

a bank with five thousand pounds still seemed to him supremely absurd.

"Not a bit of it. Only a casual remark made by my brother the other day set me thinking what I should do if, by any unexpected chance, I were to lose my place—and, after all, it is what we least expect that generally happens—and I came to the conclusion that I would do as I have just told you."

"I would think it over a little more, if I were you, though. You may easily burn your fingers. Five thousand pounds is a very nice thing for a clerk, but for a banker it is really nothing at all. However, we can talk about it another time. Your father and I were old friends, and I should be sorry for you to make a mistake. I will let you know when the detective comes."

CHAPTER IV.

MR. SCHOLES.

VERELST returned to his counter with rather mixed feelings. The prospective loss of his situation did not trouble him much. Ever since his last conversation with Jack the idea of starting a bank of his own had dwelt so much in his mind that he felt almost glad that destiny, or Providence, was doing for him what he would have been loth to do for himself—dissolving his connection with Balder's bank. But the affair of the forged cheque touched him to the quick; it hurt his professional pride, and was a stain on his business reputation. It was all very well

for the chief to say, and for himself to know, that the forgery was so adroitly executed that it would have deceived the very elect. The veriest tyro could detect a clumsy forgery; he had boasted that he could "spot" any, and yet he allowed himself to be deceived by the first really clever counterfeit that came into his hands. How the other fellows would laugh! They at least would not give him the benefit of extenuating circumstances. Enough for them that the hitherto immaculate senior teller had been taken in. Altogether Verelst was terribly mortified, and he vowed that if ever he came across "that scoundrel" again, he would do a little lynching on his own private account before giving him in charge.

"If it had not been for that pinch of snuff I do believe I should have twigged it, in spite of everything. Confound the

fellow!" he soliloquized, with a look of bitter anger that was seldom seen on his placid and powerful face, for Hector Verelst was not a wrathful man.

Half an hour later he was recalled to the chief's sanctum.

"Here is the detective, Mr. Scholes," said the banker; "he wants you to relate the facts about this forgery exactly as they occurred."

"Exactly as they occurred," repeated the detective, a stout, florid, big-faced man, who looked, Verelst thought, more like a cattle drover than a thief-taker.

Verelst did as he was desired.

"And now describe his appearance," said Scholes. But this the teller could only do vaguely. He saw so many people in the course of a day, and his mind was so much taken up with his cash and the rest, that he could not pretend to keep the

features of any one of them in his memory ten minutes, much less ten days. All that he could say was that, to the best of his recollection, the fellow wore a broad-brimmed hat and gold-rimmed spectacles, and had a good deal of hair on his face.

"Would you recognize him if you saw him again?" asked Scholes.

"I believe I should," said Verelst; "and I am quite sure that I should recognize his snuff-box."

"That snuff-box may be an important piece of evidence," remarked the detective, with the air of a man conscious of uttering a weighty observation.

"So it may if you can find it," said the banker, dryly; "but before you can have the skin you must first kill the bear.

"A bear cannot very well live without his skin, but a man can very well live without a snuff-box," answered Mr. Scholes,

with a readiness which showed that he was less dull than he looked. "If this man is a professional swindler and thief—and he has certainly not gone about this business like a bungler—the chances are that he has stolen the snuff-box, and if we could find out from whom, it might give us a clue, don't you see?"

"It would be much more likely to give us a clue if you could find out who stole it," said the banker, sharply.

"That is what I want to get at," answered Scholes, whom Mr. Balder's impatience did not appear in the least to disturb; "this snuff-box may be part proceeds of some great robbery, and we generally know who has been in at a big thing, though we cannot always convict. For instance, I know who plundered that jeweller's shop in Market Street the other day, but as the thieves got rid of the swag

immediately, and nobody peaches, I can do nothing. Now, I am disposed to think that the man who wrote this cheque, whoever may have presented it—and always supposing the parties concerned are regular sharps—I am disposed to think that the man who wrote it was Jim the Penman."

"Jim the Penman! Who's he?"

"You might call him an expert in handwriting," said the detective, with a smile. "He was once a lawyer in a good position, but got into trouble about a bit of paper, and after he served his time took to forging for other folks. He can imitate your signature so cleverly that you would almost swear it was your own."

"A very dangerous man; why don't you lock him up?"

"Cannot; he knows a trick worth two of that, Jim does. Mere forging is no

crime. It is uttering a cheque, or what not, with intent to defraud, that makes the felony. But Jim never utters: he only writes—for a consideration, of course, and a pretty stiff one too—and lets somebody else do the uttering. Whether he wrote this cheque or not, you may be sure of one thing: it was not he who presented it. I'll bet, though, he knows who did."

"Where does this rascally penman live?"

"London, of course. There wouldn't be scope for a man of his abilities in Manchester."

"Well, Mr. Scholes, I am not a rich man," said Verelst, "but if you succeed in finding this scoundrel—the man with the snuff-box I mean—I'll give you a hundred pounds with pleasure."

"And I'll double it," put in the banker;

"that will be three hundred for you if you succeed, Mr. Scholes. I want this affair probing to the bottom. Forgers are dangerous people.

"Well, I'll do my best, gentlemen, you may be sure of that, and I have an idea that I shall succeed in the end. You have the numbers of the notes, of course?"

Verelst, who had anticipated this inquiry, handed him the particulars he required.

"I fear the numbers won't help you much," interposed Mr. Balder, who did not seem to have much confidence in the detective's ability to unravel the mystery. "Those notes passed through twenty hands, and probably been cashed and cancelled by this time. You surely don't expect to find that rascal's name and address on any of them, do you? He is too clever to be caught in that way."

"A single note might afford a clue, Mr. Balder—I don't mean to leave a stone unturned—and the cleverest rogues make mistakes sometimes. If they didn't we should never lag them."

"I don't think you would," was the sarcastic and rather sneering answer.

"Do you want the cheque?" asked Verelst, who did not see that anything was to be gained by vexing the detective, albeit he did not seem over-sharp, and some of his observations were rather commonplace.

"Not at present; a copy will be enough."

"Well, I should like to have it, and keep it, if Mr. Balder will let me?"

"By all means, if you like. But what for, Hector?"

"So that, if I ever come across any writing resembling this in the body of the

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cheque, I may compare them. It is disguised, I daresay; but a man can no more destroy the characteristics of his writing than of his features, and the thought has just struck me that the forger may be somebody we know, after all; at any rate, somebody who is not ignorant of your affairs. Have you noticed that though the cheque is an open one it purports to have been paid to Copestone and Cropper?"

"That's nothing. Everybody knows that Copestone and Cropper are doing a big building job for me."

"Everybody in Manchester?" put in Scholes, with more briskness than he had shown before.

"Still I don't think—however, I'll see Copestone and Cropper. They may be able to throw some light on it, and I'll go to London and see Jim the Penman. I daresay if Mr. Balder will stand a few

pounds I may persuade him to tell me whether he penned this cheque."

"Certainly, as much as you like. Get him to tell you whom he wrote it for if you can. Offer him a hundred pounds."

"He would not do that for any money, Mr. Balder. It might be as much as his life was worth, and he would certainly lose his living. Besides, we couldn't convict; no jury would believe him on his oath."

CHAPTER V.

THE NEW ENTERPRISE.

"I DON'T think that fellow will find much out," said the banker, when the detective was gone.

"Oh, I don't know!" answered Verelst, good-naturedly; "he may be sharper than he looks."

"It is to be hoped so; for there's nothing sharp either in his manner or appearance. However, I suppose there must be something in him, or he would not be a detective."

"Is it not possible that his slowness may be assumed?"

"Why?"

"To throw people off their guard; and he is very observant."

"I never thought of that. But in my opinion he would not succeed in this business if he were ten times as observant. Too long a time has elapsed. All the traces must be pretty well rubbed out, and, as likely as not, the fellow is in America by now. But enough of that for the present. I have been thinking over this project of yours, Hector, and though your capital is so absurdly small, I daresay you may make something of it, if you mind what you are about. And you are not a sanguine man. No sanguine man should be a banker, or anything else in the way of business. I never trust sanguine men, and don't you, Hector. You will not do much in overdrafts, I suppose?"

"Nothing, Mr. Balder."

"Right. And in bills?"

"I shall do a little. But in small amounts, such as would not be worth your notice, and only on two good names."

"Right again. Never take a one-legged bill. We are obliged to do it sometimes, though. Twenty, thirty, and fifty pounds, and so on, I suppose?"

"Yes, and ten; why not? The risk is less, and the rate of profit the same—more even."

"Right again. You have learnt the lesson of safe banking better than I gave you credit for, Hector. I daresay there is a class of little busiuess of that sort quite as safe as anything on a larger scale. But always remember this, that whatever rate of discount you charge, you cannot make money out of bad bills."

"I shall not take bad bills at any price, if I know it, Mr. Balder."

"I am glad to hear you say so. Be

sure you stick to your text. And, look here. I will do you a good turn. You may want some of these bills re-discounting. I'll do them for you at—shall we say one per cent. above bank rate and an eighth commission? You can afford that. These small men think nothing of paying ten per cent. and a quarter commission, or half even."

Verelst smiled. If the chief liked anything better than making a commission, it was killing two birds with one stone—placing a man under an obligation, and turning an honest penny by him at the same time.

"Thank you, Mr. Balder," he said; "I mean to keep an account with the house, of course, and whenever I want any discounts, I shall bring my bills here, equally of course."

It was well worth his while to be on

good terms with Balder and Baxendale, who, by speaking well or ill of him, and in other ways, had it in their power either to help him effectively or to put many obstacles in his path.

"Good. I wish you luck. If it were only for your father's sake I would throw everything in your way I could. And the house respects you, Hector—the house respects you. Be cautious, and I think you may get on, though you have only five thousand pounds."

Mr. Balder was as good as his word. From the rivalry of a man with only five thousand pounds the great banking house had nothing to fear, and when, a month later, Verelst opened an office on the other side of the street, they both gave him a good word and sent him an occasional customer. Balders made it a rule neither to cash cheques (other than their own) nor

advise bills for people who did not keep regular accounts with them, and the clerks at the counter were instructed, when business of this sort was offered, to refer the applicants to Mr. Verelst "over the way,"—casual transactions being precisely the sort of thing Hector wanted, and all which, at the outset, he was likely to get.

One of his first customers was Roach, the restaurant keeper.

"You have taken your snack a long time at my house, Mr. Verelst," he said, gravely, "and as regular as a clock. I don't know anything about your capital, but I can trust a man as is as regular in his eating as you are, whether he has much or little. You shall have my account, and it is not a bad one. I turn over more money than some folks as make a deal bigger show; I make a rule never to have less than five hundred pounds to my credit, and

sometimes, when I am looking out for an investment, I put a thousand pounds to a special deposit account. What do you say?"

Verelst naturally said "Yes," and something more, for he was as much touched by this proof of Roach's confidence as surprised by his long speech. It was the first time he had heard the man utter more than a dozen consecutive words. Altogether Verelst was succeeding beyond his expectations. Before he had been at work three months, he and his single assistant, Hoskins (like himself discharged for paying a counterfeit cheque) had almost as much business as they could cope with, and though some of it was not particularly profitable (Verelst wisely preferring small gains to great risks), the result of his first quarter's transactions exceeded his hopes. He would have been satisfied if he had

only covered his expenses, and his profits not alone equalled the salary he had received from Balder and Baxendale, but went on increasing month by month.

Mr. Balder (to whom he showed his balance sheet) seemed both pleased and surprised.

"Gad! if you go on in this way, Hector, I shall begin to be jealous of you. But don't be too much lifted up. A single bad debt would swallow up the profits of six months in five minutes."

And then he offered Hector an overdraft.

"If ever you want a thousand pounds or two," he said, as they shook hands, "you have only to speak."

Verelst thanked him, of course, but without any intention of profiting by the offer. He was a banker himself, though a small one, and it would never do for him

to be in the power of another banker, even of one so much above him and such a good friend as Mr. Balder. He remembered, too, that it was only now, when his success seemed almost assured, that the shrewd old banker had offered him any material help beyond discounting bills bearing two or three names in addition to his own. At the moment, moreover, he had no need of money, his deposits being almost greater than he could profitably employ, for his position in Balder's bank had made him widely known, and his unfailing courtesy and aptitude for affairs won him friends and brought him customers. In one respect, however, he was deficient; he knew next to nothing of foreign exchanges and foreign securities, and for this reason had several times been compelled to refuse business which, though he believed it to be sound, he had not

sufficient confidence in his judgment to accept.

"You should have a sharp German clerk who understands these things," said to him one day a German merchant who wanted a temporary advance on the municipal bonds of a German town, as to the value of which Verelst knew absolutely nothing, and had no means, without a good deal of trouble, of getting to know.

But, as it seemed to him, the remedy proposed by his customer would be worse than the disease. He was far too cautious a man to place himself, blindfold, in the hands of a foreign clerk, whose capacity and discretion he would be obliged to take entirely on trust. The proposal, nevertheless, suggested an idea which, as the sequel will show, was "big with fate."

"Why," he thought, "shouldn't I send

Jack to the Continent to pick up a knowledge of foreign banking and exchange business, and then take him into partnership? He is a sharp fellow, and would be an apt scholar, and he is very sick of Isaac Tilbury."

On general grounds, moreover, a partner was desirable. Hoskins, though all very well as a subordinate, had not much of a headpiece, and Hector trembled to think what would become of his promising business if he were to fall ill for a week or two. And he could not afford to employ an experienced manager. His salary would absorb the lion's share of the profits.

So Jack was sounded, and, as Hector expected, the idea liked him.

"There is nothing I should like better than to throw in with you, old man," said the younger brother, "unless, perhaps, to

kick old Isaac down his own stairs. And I shall be delighted to spend a few months on the Continent. Where do you think I had better go?"

"Germany. I have several German customers, and am likely to have more, I think, but not a single Frenchman has been in the place since I started. The French are short of go, and there are so few of them here that their business is hardly worth cultivating."

"I am glad of that—I mean, that you have fixed on Germany, for we were not taught colloquial French at school; but my literary knowledge of German has been improved by occasional talks with some of the German fellows at Tilbury's, and, with a little practice, I could get along first-rate. What part had I better go to, do you think?"

"Cologne, or Hamburg, or Coburg, or

one of those places, I suppose," said Hector, his ideas of the relative importance of German towns being somewhat hazy. "If we can get you into a respectable bank I don't think it much matters where it is. We must inquire."

CHAPTER VI.

A STARTLING SUGGESTION.

THE brothers had no difficulty in coming to terms. It was agreed that Jack should put his father's legacy and his savings—amounting in all to some 2500*l.*—into the business, and (after his return from the Continent) take a third share of the profits, drawing meanwhile whatever he might require for his personal expenses, which, they reckoned, should not much exceed 200*l.* a year.

The matter being arranged, it occurred to Hector that there would be no harm in mentioning it to Mr. Balder. There is no subtler form of flattery than to ask a man's

advice, even if you don't intend to follow it; and the old banker not only liked to be consulted, but his observations were nearly always worth listening to, especially by a man like Verelst, who regarded him as shrewdness personified, and was anxious to tread in his footsteps.

"You are doing right to take your brother into partnership," said Mr. Balder, pushing his spectacles up on his forehead, a way he had when talking. "He has a head on his shoulders, and his money will add fifty per cent. to your capital. Besides, a banker without partners is not safe. He may die, and then people cannot get their money until his will is proved, which might easily stump some of his customers. But as for this foreign business, I cannot say I much like it—for the same reason that you have not touched it—because I don't understand foreign business. And

you are quite right; a banker should be both cautious and suspicious, very conservative, and easily frightened. However, if your brother goes to Germany and gets properly posted up, you may, perhaps, turn an honest penny in that way. Where will you send him?"

"That remains to be decided. Coblentz, or Hamburg, or Coburg, or one of those places, I suppose."

"No, don't. Send him to Dresden. Now, I'll tell you what I'll do for you. I'll write to my cousin, Balder Roydon. He lives at Dresden, and has a good deal of influence. I'll get him to speak to his bankers there, and ask them to let your brother have the run of their place for a few months. I am sure they will. They are a very respectable firm—once cashed a draft for me when I was travelling in Germany. The name is—let me see, yes

—Roth and Son. Yes, that is it—Roth and Son. Shall I write to Mr. Roydon?"

"You are very kind, Mr. Balder. I shall be glad if you will."

"Good. The letter shall be written to-day. A queer fellow, my cousin. He has seen more of the world, Hector, than you and I put together; but he never made any money—unless he is making some now."

"He is in business, then?"

"Not exactly, unless you call being a bibliophile—collecting old books—a business. He took a good degree at Oxford, and went into the Church, but not liking that, he went into medicine. And then he took to travelling. We lost sight of him for years together one while, and thought he was dead. He has been pretty nearly everywhere, I think, and knows no end of languages. He saw a good deal of service

in the Southern Army during the American Civil War. Now, as I say, he has taken to collecting books, and lives at Dresden. He gives any price for them, but sometimes picks up a book for a few shillings which he says is worth as many pounds; but, as he never sells any, that is rather open to doubt, I should say. I suppose he will be having a big auction one of these days. In my opinion he is rather mad. I cannot understand a man devoting his life to the collection of old books. However, he is very clever, there is no denying that, and if Jack goes to Dresden, I am sure he will do what he can for him."

"And I see no reason why he should not go, if these people—Roth and Son—are willing. It's a fine chance, and I am much obliged to you for putting it in our way, Mr. Balder."

"Not at all, Hector; not at all," returned the banker, pleasantly — not meaning thereby, as the words might seem to imply, to cast a doubt on Verelst's sincerity, but that there was no reason why, for so slight a service, he should consider himself under any particular obligation. "No more light on that affair, Hector. This second fellow—what's his name?"

"Rooter?"

"Yes, Rooter. Well, he seems no more able to unravel the knot than the other. But he is a good deal sharper. I will say that for him. Perhaps if the case had been put in his hands at first he might have done something."

"I doubt it, Mr. Balder; that rascal —confound him—took his measures too well."

"Yes, he is a clever scoundrel, an

exception to the rule, that a rogue is generally a fool, eh? I should like to know who he is, if only to satisfy my curiosity, for I am disposed to think now that the swindle was 'put up,' as Rooter says, here in Manchester, and the actual forger, if not the presenter, may be somebody we all know."

"I wish I knew either of them," said Verelst, warmly, for he was as bitter as ever against the unknown swindler by whom he had been so cleverly victimized.

"I wish you did, but I fear there is no chance, after all these months, of the mystery being solved—not the least."

"I am quite of your opinion, Mr. Balder, but there is no telling. This Rooter seems to be a smart fellow, and most of the notes are still out."

"And may be for years. But what can you do with notes when they have passed

through a number of hands—above all, when they come from the Continent, as these have done?" whereupon the banker dropped his spectacles on his nose to signify that the interview was at an end, and Verelst acted promptly on the hint.

Mr. Balder had conceived so strong a prejudice against Scholes—albeit in his own line the latter was a very efficient officer—and was so dissatisfied with the way in which the Manchester detective conducted the investigation, that he had got a man down from Scotland Yard, and placed the matter in his hands; as yet, however, without result, for albeit several of the notes received by the forger had been presented at the Bank of England, none of them could be traced to anybody who was able to throw light on the mystery.

A few days after his conversation with Verelst, Mr. Balder received a visit from

Rooter, a dark-complexioned, wiry little man, with a closely cropped head, a hairless face, keen dark eyes, and a quick, nervous manner.

"Well, Rooter," said the banker, with the usual uplifting of his spectacles, "have you anything to report?"

"Not much, sir. I have come more to ask a question than to give information.

"Well, what is it?" said Mr. Balder, seeing that the other hesitated.

"Well, it is rather a delicate question. It relates to an opinion I have lately formed, that somebody very closely connected with you had a hand in this business."

"Bless me, Rooter; you surely don't mean a member of my family?" exclaimed the banker, with a look of dismay.

"Oh, dear, no! I mean somebody in your bank—at least, who was in your bank.

But it is only an idea I have formed. I cannot say yet that I have any proofs, and if I mention a name you must not be offended. I make no charge, and I shall mention it to nobody else. I should not name it even to you if I did not think you might, perhaps, help me to a clue."

"Well, speak out. You may trust to my discretion."

"You will not take it amiss."

"On the contrary, I shall feel obliged for your frankness. Speak out, if you please."

"Well, the party I mean is Mr. Verelst!"

"Verelst! Nonsense, man; why, it was he who paid the cheque. I have known him since he was a boy. His father was one of my oldest friends," exclaimed the banker, still more astounded than before, and not a little indignant. The mere suggestion that Verelst could be the forger seemed an insult to his understanding.

"I am sorry you are vexed, sir," said the detective, quietly; "I feared you would be, but you told me to speak out, and, as I said just now, I accuse nobody. I have merely a suspicion which as yet I am unable to verify. But if you desire to drop the investigation, of course—"

"Not in the least," interposed Mr. Balder, hastily. "I am now more anxious to bottom it than ever. But I really cannot see what grounds you have for suspecting Verelst. It seems to me about the most far-fetched theory you could suggest."

"Well, just consider, for a moment, the facts of the case, Mr. Balder. To begin with, the forger must have known that you kept two or three accounts, and that the estate account is the one against which you have lately been drawing most heavily and frequently. Nobody knew this better than

Mr. Verelst; and he, the sharpest teller you had, an expert in handwriting, who never paid a forged cheque before, pays this just before he starts a business of his own in which 1800*l.* would be very useful to him. We know that Jim the Penman had no hand in it: Scholes ascertained that; and I don't know who else could have, except Mr. Verelst. Then he asked that he might keep the cheque in his possession, and he has it now—at least, I suppose so; and I have just traced the last note that was presented at the Bank of England to his bank. I don't know what your opinion may be, but I look upon these as suspicious circumstances."

The banker looked grave, and for two or three minutes he made no answer. He had seen too much of the seamy side of human nature, and was too cynical by nature and suspicious by habit, to oppose

to the detective's theory an assertion of his implicit confidence in Verelst's integrity. Though he did not think that Hector was capable of such a villainy as that imputed to him, he did not know, as a matter of fact, that he was not. People whom everybody deemed incapable of going wrong went wrong every day. So might any one: his own partners; his own brother, even. There were depths in all men's natures which even themselves had not sounded. So, ignoring for the moment the confidence he had always entertained in Verelst's honesty, he addressed himself to the facts as they had been put by Rooter.

"I think you are wrong, Mr. Rooter," he said. "All the facts you have set forth are compatible with Verelst's innocence, while there are some, as it appears to me, quite incompatible with his guilt.

He is not the only one, by a good many, who knows that I have several accounts, and that my estate account has just lately been the most active. A cheque drawn by me is as good as a bank-note anywhere, and passes as readily from hand to hand. I have known cheques of mine to be in circulation for a month. The fact that Jim the Penman did not forge the cheque only proves that there is somebody else, equally clever, whom you don't know. Moreover, at that very time Verelst had above 5000*l.* to his credit in our books, and, according to my experience, forgers are always professional thieves or people who are in straits for money. Verelst was neither. His desiring to keep the cheque was quite natural, while, as for the note you mention, there is no reason to suppose that it did not come into his hands in the regular course of business."

"It looks strange, though, seeing that all the others have come from abroad."

"I don't think so. You don't know that this has not also come from abroad. Have you inquired?"

"Not yet. I am on my way to see Mr. Verelst now."

"And then, according to your theory, he must have had a confederate. Who was the man with the snuff-box that presented the cheque, do you suppose?"

The detective smiled.

"I see what you mean. You think that the cheque never was presented, and that the story is false."

"I don't say that; but it may be."

"So it may; so may anything. However, I don't want to discourage you, and if you can satisfy me that Hector Verelst is the criminal, he shall be prosecuted just as if he were the merest stranger; for the

man who adds treachery to forgery deserves no mercy. In the meantime, I shall, of course, make no difference with him, nor mention your suspicions to anybody, unless it be to my partners, from whom I have no secrets in matters of business."

"Very well, sir; I will do my best. But, as I said at first, I make no charge. I only mention, as in duty bound, the suspicion that occurred to me. It is a puzzling case, and there is hardly a clue of any sort."

When Rooter called on Verelst, the latter was greatly surprised to learn that a note which he, or, rather, Hoskins, his assistant, had paid to a customer the day before was part of the batch he had paid four months previously to the presenter of the forged cheque. They had received it, he said, from a German customer

(whom they named) to take up a bill, and afterwards paid it (against a cheque) to a manufacturer, who had sent it to the Bank of England to be exchanged for gold.

Rooter saw the German customer forthwith and ascertained that he had received the note as part of a remittance from a correspondent at Chemnitz, in Saxony, and that his correspondent had, in all probability, obtained it from one of the local banks there.

"Confound it!" muttered the detective, as he went away; "every blessed note has come from either Germany or France. It does not give a fellow a chance. But, by Heaven, if Verelst is the man, I'll run him in yet."

As for the banker, though he had so flatly refused credence to Rooter's theory, the thought grew upon him that his

protégé's innocence was not quite so evident as at the first blush it had appeared. The promptitude with which Hector had resolved to start a bank of his own struck him at the time as being very strange, and he had found it hard to believe that the resolve did not pre-date the robbery. Now it seemed more than strange.

Still it was not pleasant to suspect a man in whom he had reposed so much confidence and taken so much interest, the son of an old friend and school-fellow, of as base a crime as a man in his position could commit; and Mr. Balder tried to dismiss the subject from his mind.

"I hope the thing will be bottomed for all our sakes," he muttered, as he resumed his work of signing drafts in London. "I shall not feel comfortable until it is. I wish that confounded fellow had kept his suspicions to himself."

CHAPTER VII.

HERR ROTH.

"I AM very glad to make your acquaintance Mr. Verelst; I hope we shall be good friends," said Herr Roth, laying down the letter of introduction the young man had brought, and offering him his hand with great cordiality. "Will you not take a seat? And you smoke, of course; let me offer you a cigar."

Though it struck him as rather droll to smoke with a banker in his own parlour at ten o'clock in the morning, Jack accepted the offer without hesitation. It is a safe rule never to refuse a good cigar.

He took a liking to Herr Roth at once,

who, as he afterwards learnt, though old enough to be a grandfather, was the "son" in the firm and sole proprietor of the business, his father, the founder of the bank and its former chief, having departed this life some years previously. His successor was a man considerably over fifty, with closely cropped grey hair, a heavy black-and-white moustache, big cheeks, a rather hooked nose, large bushy eyebrows, and fine dark eyes. Altogether a pleasant, genial face, expressive at once of shrewdness and good-nature; and the rather thick lips, fat hands, and round paunch, betokened a fondness for good living and an easy life.

"You here came last night, I suppose?" asked Herr Roth, when they had lighted their cigars.

"Rather this morning! It was past ten o'clock when I reached the Hotel Bellevue."

"Ah! you went to the Bellevue. That was very kind of you, Mr. Verelst; I am much obliged."

"How so? I don't see any particular kindness in going to a good hotel. Why should you be obliged?"

"Because the Bellevue is mounted in a *Gesellschaft*—a company—and I have pretty well of the shares. A man should always be obliged to his customers, and while you stay at the Bellevue, Mr. Verelst, you are my customer." Whereupon Herr Roth laughed as if he had made a very telling joke, and Jack laughed to keep him company.

"You are my customer now; but I hope you will soon be my guest. Would it please you to take a little supper with us this night?"

Jack said it would please him very much.

"And it will make me and my family much pleasure to see you. We have *abendbrod*—that is evening bread—which I mean supper—at half eight."

"Half-past eight?"

"No, a half before eight; as you would say, half-past seven. That is our German way of expressing ourselves. Do you know a little the German *sprache?*"

"A little—quite enough to ask a plain question, and almost enough to understand a plain answer."

"Good; you shall soon know enough to understand a crooked answer, mit practice, mit practice. Mit practice a man may learn so many speeches as Mezzofanti," and Herr Roth smiled with grave complacency, as if inviting the young man to take due note of a very original remark.

"Yes, practice is the thing," said Jack.

"You must have had a great deal of practice in English, Herr Roth. You speak it very well. If I could speak German half as well I should think myself very fortunate."

The compliment, albeit rather exaggerated, was not undeserved, for though the banker spoke slowly and with a strong accent, and often used a German word or locution, he spoke easily and fluently, and always made himself understood.

"Ach! But I should speak English better than I do. My blessed (late) father made me learn it when I was a youth. He said that a tradesman without a knowledge of the world-speech is as badly off as a wooden-legged letter-carrier or a one-eyed shooter. And he was right, the good old man. After I left school I spent a year in a house of business in Hamburg, where hardly anything but English was

spoken; and then, to crown all, as you would say, I married myself mit an English wife." And a smile rippled over Herr Roth's genial countenance, as if to signify, Verelst thought, that his marriage "mit an English wife" had proved an excellent speculation.

"We are well matched," he went on. "She speaks bad German and I speak bad English. But Helenchen, she speaks it nearly as well as her mother, and every day she reads English books. Mathilde likes better French."

"Your daughters, I suppose?"

"Yes, my daughters—Mathilde and Heiene (pronounced Helena). We always call her Helenchen."

"And have you no son?"

"A son! Yes, I have a son. His name is Hermann—"

Here Herr Roth came to a dead stop;

and by the cloud which darkened his face, Jack perceived that in reminding the father of his son's existence he had somehow made an unfortunate shot. So, by way of changing the subject, he asked, *apropos* of nothing in particular, when it would be convenient for him to begin work.

"Ach! I was forgetting," said the banker, rousing himself; "you want to be a volunteer and learn something of our German system of banking. Whenever you like, my dear sir; whenever you like. There is not as much to learn though as there was, when every German duchy and Swiss canton had its own monetary system, and there were as many coinages as states. We were changing notes all day long there A man could make money in those days. But now, it is hard work for a man to make a living. Yet I daresay you may learn something, for all that. And when you know

German a little better you might attend some lectures at the Commercial Academy. But you will not begin to-day, nor yet to-morrow. You will look round the town and visit the collections—the Zwinger, the Grünesgewölbe, and the other Sehenswürdigkeiten—the things that are worthy of being seen, you know. You have heard of them, of course?"

"Of course. Yes; I should like a few days' holiday before I settle down to work. But had I not better wait until I have made a few friends? It is so much pleasanter sight-seeing in company than all alone."

"*Ja wohl!* You are right. Well, I daresay my wife, and may be Helenchen or Mathilde, will be glad to show you some of our things worth seeing. They always like an excuse for coming into the Alstadt, and nothing gives Frau Roth more pleasure than a talk with somebody from the old

home. That is how she calls England—the old home. You will not forget the time—half eight."

"That would be impossible. But—"

"Ach! I did not tell you where we live. It is like me. I am always forgetting something. Here I will write it down for you—Schiller Strasse, 555. It is in the Dresdener Neustadt, over the bridge. You can come by the omnibus; or you would, perhaps, do better to take a droshky. Yes; take a droshky. All the droshky drivers know me, and it will cost you only five grosschen."

By this time the cigars were finished, and Jack, thinking that he had kept Herr Roth quite long enough from his business, rose from his chair and took up his hat.

"You need not go," said the banker, pleasantly, "unless you like. The office is always open to you. Here are news-

papers—the *Dresdener Anzeiger* and the London *Times*. But you would, perhaps, rather take a walk. Good! You can come in later and smoke another cigar and write your letters. Come whenever you like, my dear sir."

"A queer smithy for a bank," thought Jack, looking curiously at the outer office, where, for a few months to come, the chief part of his working time was likely to be spent.

And so it was—according to English ideas. Roth and Son's offices were in a narrow street off the Old Market, which I shall take the liberty to call Streu Gasse. To reach them you had to enter a narrow doorway, flanked on one side by a tobacco shop and on the other by a bonnet shop, and mount a flight of stairs. The outer room—the bank proper—was long and rather narrow. The counter ran length-

ways, and for half its length was topped by a wire fence, presumably intended to protect the tellers from burglarious attacks while counting out their cash, payments being made through a sort of pigeon hole near a desk, at which sat a middle-aged, hairy-faced man, with a very bald head, who seemed to be both chief teller and head clerk. At the extreme left-hand corner of the outer office was a door, which gave access to Herr Roth's own room; at the other corner was a second door, which gave access to a second room—the bank parlour, where foreign customers who were not in a hurry could read the newspapers after or before negotiating their circular notes. Between these two rooms was a large fire-proof, thief-proof safe, in which securities and cash were kept, and where, at the close of the day, the more important books of account were placed.

In view of the terrible event which afterwards befell, these details, though they may seem superfluous, are not unimportant.

It appeared to Jack that there was very little going on in the bank. Not once since he entered had he heard the chink of gold or the ring of silver. And, in truth, Herr Roth did not do a colossal business. He would probably have been glad to turn over as much in a month as Balder and Baxendale turned over in a day. All the same, the house did a very respectable business, and to an extent much greater than anybody, judging from mere appearances, would have supposed. It had been in existence ever since the conclusion of the French war, and possessed a wide connection, a high reputation, and many faithful customers. Herr Roth inherited from his grandfather, a gentleman of Hebrew race, a shrewd understanding and an aptitude for finance, and

he made more money by financial operations, dealing in shares and bonds, and making advances thereon, than by what in England would be deemed legitimate banking. But there is fashion in finance as well as in everything else, and that which is considered legitimate in one country may be looked upon as dangerously irregular in another.

CHAPTER VIII.

HERR ROTH'S FAMILY.

THE house of the Roth family was in one of the most charming suburbs of the German Florence, close to the great wood known as the Dresdener Haide, overlooking the rapid and turbid Elbe, and in view of the mountains of Bohemia and the splintered peaks and storied valleys of Saxon Switzerland. Schiller Strasse, moreover, rejoices in two rows of tall chestnuts, whose boughs, when in full leaf, almost meet overhead, forming a green and grateful shade, and the road runs between gardens bright with flowers and picturesque villas, many of them embowered in shrubs,

and covered with ivy, westeria, and climbing rose-trees.

In one of these villas lived the Roths, and John Verelst, who, on that pleasant evening of early June, preferred using his legs to riding on a droshky, as his host had advised, found number 555 easily enough. The door was opened to him by a stout servant girl, who, in answer to his inquiry whether Herr Roth was "*zu Hause*," invited him to enter, and after saying something that he did not quite understand, ushered him into the drawing-room. It was well and tastefully furnished, the walls were adorned with water-colour drawings, on the table lay *éditions de luxe* of the works of Goethe, Schiller, and Körner, and among other indications of culture and refinement were a grand piano, and a jardinière filled with choice flowers, but there was an air of newness about everything, as if the room were

either kept in lavender or very little used.

Jack opened the volume of Körner, and turning by chance to "*Der Teufel in Salamanca*," read as well as he could (it was so much easier reading than talking), nearly to the end, until he came to the lines:—

> "Drauf stellte sich der Teufel zur Kellerthüren,
> Und liess Einen nach dem Andern passiren,
> Und als nun der Graf als der Letzte kam,
> Der Teufel ihn bei der Kehle nahm."

Which may be freely Englished:—

> "Outside stood the devil at the cellar door,
> As the folks rush'd out full many a score;
> And when, last of the lot, the Count he saw,
> Nick seized his nob with his iron paw."

I am not sure that this was Verelst's rendering, whether, indeed, he clearly understood the lines, for just as he was going over them a second time he heard a light footfall behind him, and, turning

round, saw a sight the very opposite of the devil in Salamanca, or anywhere else—a blooming maiden, with a blonde complexion, big blue eyes, rosy cheeks, and a dimpled chin. She wore a light cotton dress with a pink pattern, which became her well, her plump arms were bare to the shoulder, and at her breast was a red rose.

"Fräulein Roth?" said Verelst, interrogatively, rising from his chair, bowing politely, and forgetting all about the devil in Salamanca.

"I am Helene," answered the maiden, simply, in very good English. "My father and mother are in the garden, and will be glad if you will join them there. This is the way. Will you follow me?"

"Certainly," said the young man, and then, thinking this was not quite strong enough or courteous enough, added—perhaps rather more effusively than was

absolutely necessary—"with all my heart, Fräulein."

Helene smiled, blushed, and led the way.

"A bonny lass," thought Jack. "That is a Manchester print she's wearing, and one of Potter's patterns, I do believe."

Helene, pointing to a glass door opposite to that by which he had entered, went before him, and, descending a few steps on to a gravel walk, proceeded towards a lime tree, under whose wide-spreading branches was a table, covered with a snow white cloth, and laid out as if for supper.

At the table sat Herr Roth, a more than middle-aged lady, whom Verelst rightly conjectured to be his wife, and a young lady whom, with equal perspicacity, he guessed to be Fräulein Mathilde.

Frau Roth was a little woman, with dark eyes and a well-favoured face, and she had evidently, once upon a time, been very

good looking. Miss Mathilde was tall, slim, and tightly laced; and Jack was not mistaken in supposing that she gave much thought to her toilette. Not a ribbon was awry, not a single hair out of place, and there was a suspicion of rouge on her cheeks and of pearl powder on her neck.

"Not bad looking," was Jack's mental comment; "but she looks as artificial and affected as the other is simple and natural."

"Glad to see you, Mr. Verelst," said the banker, rising to greet his guest. "Allow me to introduce you to my wife, Frau Roth. *Permettez moi*" (laughing half sarcastically) "*de vous presenter à ma fille ainée, Mademoiselle Roth.*"

The young lady rose and bowed, at the same time shooting a glance at her father, which showed how little she enjoyed his jocularity. Then Frau Roth told Jack

how glad she was to make his acquaintance, said that it always gave her great pleasure to see anybody from the old home, which she had left when she was sixteen, and never since revisited, and now that he had found his way she hoped he would come often.

"*Ach Gott!*" broke in Herr Roth; "I was actually forgetting Helenchen. Just like me. *Kommst du hierher, Helenchen.* Where is she?"

"She has gone to look after the supper," said Frau Roth.

"I think I may say we introduced ourselves just now in the drawing-room," added Jack.

"Then we all know each other, and have only to make friends, and drink to each other's better acquaintance. Ah! here comes Gretchen with the viands, and Helenchen with the wine. Draw up, Mr. Verelst, I hope you are hungry. I know

I am. Will you take Rhine wine or lager beer? I cannot offer you French wine, for the very good reason that I don't keep it. But this Niersteiner I can highly recommend."

Jack said he would take a glass of Niersteiner.

"You will, perhaps, wonder why I don't keep French wines," continued Herr Roth. "Well, I use nothing French if I can do without it, and I think we have as good wine in Germany as anybody need drink. France never did Deutchland good in this world—intentionally. I believe even her milliards brought us bad luck. We should have been better without them. Here is a health to the Kaiser" (quaffing a draught of beer).

"That is a toast in which I can heartily join," said Jack. "I admire the fine old man immensely—Bismarck too."

"They are the greatest men of this

century. They have made Deutchland a nation, and put France in her right place," said the banker, enthusiastically; "they and the army, and the army is the nation. And now we have drunk a health to our Kaiser let us drink one to your Queen. She is a grand woman, a good mother, and comes from an old German stock."

No more toasts were proposed, but a good many more glasses were drunk, the greater part of which fell to the share of Herr Roth, who seemed to possess quite a Bismarckian capacity for eating and drinking.

When supper was over Helenchen brought her father a huge porcelain pipe, with a stem about a yard long, and laid before Verelst a box of cigars.

"Won't you take one, Mr. Verelst?" asked Herr Roth, seeing that Jack hesitated.

"Thank you very much. If the ladies do not object?"

"Object! *Ach bewahr!* Why should they object?"

"German women are trained to stand smoke," said Frau Roth, with a smile, "as their men-folks are trained to stand fire."

"Smoking is a sign of manliness," observed Mathilde, sarcastically. She detested, or pretented to detest, tobacco in every shape.

"Of course it is," said Helenchen. "Don't the Kaiser and Bismarck smoke, don't Von Moltke, our king, and all our soldiers smoke? It was tobacco as much as the schoolmaster that helped us to win our victories. I don't believe I could have a proper respect for my own father if he did not smoke."

"Nor a proper love for your *Bräutigam* if he did not, I presume? Always supposing you had one," interposed the elder sister, with a scornful toss of her head.

"Come, come, Mathilde!" remonstrated the father good-naturedly. "I daresay Helenchen will have a *Bräutigam* (sweetheart) as soon as thou. And it is time enough for that, quite time enough. You are both children yet."

"Children!" exclaimed Mathilde, bridling.

"Children!" echoed Helenchen, with mock indignation.

And the elder being twenty-two and the younger nineteen, they did not consider themselves children by any means, whatever their father may have done.

Before they separated, Herr Roth suggested that his wife and daughter should accompany their guest to the Green Vault, and the great picture gallery, on the following day.

Frau Roth and Helenchen said they would do so with pleasure, but on the

ground that she had a lesson in French literature, Mathilde begged leave to be excused.

"Bother your French literature!" said her father. "It will be quite time for you to study French literature when you know the literature of your own country. What has a German maiden to do with French literature? However, stay at home if you would rather not go."

Jack thanked the ladies warmly for their kindness, and after it had been agreed at what hour they should meet, he remarked that he should like to make an early call on Mr. Roydon.

"I believe he is away from home," said Frau Roth, "and not likely to be back till the day after to-morrow."

"You never met him, I suppose, Mr. Verelst?" asked her husband.

"No."

"You will find him to be a very remarkable man. He is a thorough German scholar, and, I believe, also a good Orientalist. He has been nearly everywhere, and when he is in the vein, which is not always, very entertaining company. I advise you to cultivate him. He has a passion—I might almost say a mania—for collecting old books. He thinks nothing of making a journey of a hundred miles or so to pick up some rare edition, and goes to every book-auction in the country. They say his collection is worth several thousand pounds."

"Leah Starkova is also very well educated," put in Helenchen, with a half sigh. "I wish I were only half as clever. She knows three or four languages, and paints and plays well enough for a professional artist."

"Never thee mind, child," said the old man, kindly; "thou art quite clever enough. Two languages are quite plenty for a maiden. What is the good of a girl knowing four or five or six languages, if she knows not how to cook a dinner or nurse a baby?"

"Leah Starkova! Who is Leah Starkova?" asked Jack.

"Dr. Roydon's daughter."

"Dr. Roydon is married, then? and why Leah Starkova?"

"No; he is a widower. Leah is his only child, and she is called Leah Starkova after her mother, who was a Russian."

"Does Dr. Roydon practice?"

"No, but he preaches."

"In the pulpit?"

"Yes, in the pulpit."

"Indeed! I thought he had given that up twenty or thirty years ago."

"I believe he did," said Frau Roth; "and I am not at all sure that, from a legal point of view, he has a right to occupy a pulpit even temporarily, but I am sure it is not a right thing for him to do, for he is, to all intents and purposes, a layman. But Mr. Ashley, the chaplain, is not a very straitlaced old gentleman, and as he could not get anybody else to act for him when he went to England a little while ago, on urgent private business, he persuaded Dr. Roydon to take the duty until he came back."

"Does he preach well?" asked Verelst.

"Oh, he is fluent enough; some people call him eloquent. But for my part, I cannot say I like his sermons. There is no more Gospel in them, as somebody once said of some English bishop's sermons, than would save a tom-tit."

"And you, Herr Roth, do you like Dr. Roydon?"

"As a preacher, you mean?" said the banker, carelessly pushing the tobacco into his pipe. "Well, as I never heard him preach, I cannot tell you. Since Helenchen was confirmed, seven or eight years ago, I have not been to the English, nor any other church."

"My husband is a bad church-goer, I am sorry to say, Mr. Verelst," interposed Frau Roth, with a sigh, which bespoke both reproach and regret; "but he is a good man."

"And my wife is a good woman, though she does go to the English church every Sunday, and that is saying a good deal, considering the sort of spiritual guides she has had," answered the banker, with a sly glance at Jack. "And as for myself, I so far agree with Frau Roth, that I do not

think I am a much worse fellow than either of our spiritual guides, the chaplain and Dr. Roydon."

Before Verelst left it was agreed that he should meet Frau Roth and Helenchen in town on the following morning, and go with them to the Green Vault.

CHAPTER IX.

FRAU ROTH'S TROUBLE.

THE morning was spent in inspecting the rare and priceless treasures of the Green Vault—the rubies, pearls, sapphires, and diamonds, the glittering regalia of the Kings of Poland and the Electors of Saxony—each worth more than a king's ransom—and which ladies, however often they may have seen them, are always ready to gloat over again. Even Fräulein Mathilde was not proof against the temptation. When it came to the point she preferred feasting her eyes on the rare gems collected by Saxon princes, at the expense of the Saxon people, to studying

the literature of France. She unbent, too, and showed to better advantage than on the night before. But Helenchen remained Jack's favourite, and he would probably not have taken it much amiss if the other two had taken themselves off, and left him alone with the younger sister. Frau Roth, however, kept him almost always by her side, not, as would have been the case with a French mother, that she feared to trust her daughters out of her sight, but because she liked the young man's company, and enjoyed talking about the old country. She had a good husband, and a happy home, yet England was England after all, and it was the one subject about which she could not open her mind to her husband and children, for none of them had ever visited her dear native land. She made Jack her confidant, too, touching a matter that lay very

near her heart. As they were going across to the picture-gallery (after "restoring" themselves at a confectioner's shop in Schloss Strasse), the good woman, as simple as she was good, spoke of a great trouble she had, the only serious trouble of her married life.

"I cannot look at you without thinking of my son, Hermann, Mr. Verelst—though he is not your age—and wishing he were more like you," she said, with a deep sigh.

"But why should you wish him to be more like me, Frau Roth?" asked Jack, rather amused at the idea of being held up as a model for imitation.

"Because I can see that you are steady and industrious. My son does not get on with his father, and that is a sore grief to me."

"I am surprised to hear that. Herr Roth seems to be good temper itself."

"And so he is; but about some things he is very strict. He wanted Hermann to go into the bank, and become his partner in the business first, his successor afterwards; but when the silly lad had done his year's military service he insisted on becoming a painter, and is now studying art at Munich. My husband, though greatly disappointed, gave way; he could not make him into a banker against his will, he said; and had Hermann been steady and diligent, all might have been well. But he is wild and extravagant, and always fighting duels. His poor face is scarred all over with *Sabelhiebe;* and his father says that if he does not soon turn over a new leaf he will neither support him at Munich nor have him at home. And though, as you say, my husband is very good-natured, he will not tolerate the breaking of an engagement or a promise.

And Hermann, I am sorry to say, is always breaking his promises."

"You may think it strange, my telling you these things," she continued, after Verelst had assured her of his sympathy, and expressed a hope that Hermann would turn over a new leaf; "but you will be in the bank every day, and see much of my husband, and may possibly have an opportunity of preventing an open rupture between father and son. Then Hermann will be coming home before long, and if he takes to you, as I hope he will, he may listen to you when he would not listen to us. You will advise him for his good, Mr. Verelst. He is half English, you know, has really a good heart, and, need I say, is very dear to us all."

Here the little woman's voice trembled, and Jack, looking down, saw that her eyes were filled with tears. He did not much

like the idea of being mixed up in Herr Roth's family affairs, and he liked still less the task of acting as bear leader to a harum scarum German bursch. All the same, he promised his countrywoman to do whatever lay in his power to prevent the father from proceeding to extremities, and to persuade the prodigal son to repentance. This assurance, he was glad to see, seemed to remove a load from Frau Roth's mind. She became quite gay and talkative, and after they had stared at pictures until their necks were stiff and their heads ached, she insisted on him returning with them to Schiller Strasse, and taking a cup of tea "in the dear old English way."

After tea the young women played and sang, and as both were good performers, an hour was passed very pleasantly. When Verelst went away Helenchen happened to be near the garden gate.

"We are so much obliged to you for your assurance to mother," she said, offering him her hand, and, as it lingered in his, a pair of bright blue eyes gave him a look tender with gratitude.

Norman Verelst was evidently a *persona grata* with the Roth family, and as he walked home under the chestnut trees he thought that Helene's face was more charming than any picture he had seen in the Zwinger, and wondered (as if there were some connection between the ideas) how much it might cost to keep a wife (living carefully) and what his share of the profits of his brother's bank was likely to make him.

CHAPTER X.

DOCTOR ROYDON.

Doctor Balder Roydon lived in Halbe Gasse, which lies as far south of the Elbe as Schiller Strasse lies north. Unlike the Roths, he had not a house all to himself—few people in Dresden have. He dwelt in a building of many stories, every one of which contained several habitations. The Doctor had two, one for the accommodation of his household, the other for the accommodation of his books, pictures, porcelain, and etceteras.

When Jack (who called the next day), after mounting a broad, but rather dark staircase, knocked at the door, the domestic

who came at his call asked whether he would step into the drawing-room and wait, or see the Herr Doctor in his library. She rather recommended the latter course, as when the Herr Doctor was busy, he had an unfortunate habit of keeping his visitors waiting an unconscionable time. This advice Verelst accepted without hesitation, on which the servant led the way up another flight of stairs, and after ringing at one of the doors on the landing, shouted through a spout that an English gentleman "with the name of Verelst" wanted to see the Herr Doctor.

The door opened, apparently of itself, for no one appeared at the threshold, and the girl, after signing to Jack to go in, incontinently disappeared.

He went in accordingly, and after passing through a room, the walls of which were covered with paintings, and

the floor littered with empty packages, he found himself in a much larger one, filled with books. Besides those on shelves, which ran from end to end of the apartment and reached up to the ceiling, every chair had its own particular hoard, and piles of books were scattered about in every direction. From behind one of these piles emerged a man, hatless and collarless, with slippered feet, and wearing a blouse of the sort worn by French workmen—a middle-aged man of moderate stature and muscular, well-knit frame. His head was large, his hair curly and beautifully white, his face closely shaven, displaying a short upper lip, and square, resolute-looking jaws. The forehead was high, but rather narrow, the eyes were dark and bright, and the bushy brows almost black. Judging by his hair alone you would have said Balder Roydon was

well on to sixty, but when it was covered with his hat he might have passed for forty-five, for he had a good colour and an almost unwrinkled face. A pleasant face, too, especially when he smiled; but there was an undefinable something about it suggestive of a restless spirit and a disappointed life.

"Dr. Roydon, I presume?" said Jack, tendering his letter of introduction from Mr. Balder.

"I beg your pardon, Mr. Verelst; I did not quite catch your name when Nettschen announced you through the pipe. It is an arrangement I have to guard against intrusion, and by pulling this cord I can open the door without leaving my work. I am very glad to see you; I hope my cousin, to whom I am indebted for the pleasure of your acquaintance, is quite well."

Jack assured him that when he left

Manchester Mr. Balder was in the best of health.

"You find me amongst my books!" the Doctor went on, pleasantly, while he cleared a chair for the accommodation of his guest. "I generally am among my books when at home, except in the evenings, when I like to go to the theatre or a concert. You are not a bibliophile, I suppose?"

Verelst had to admit that he was not a connoisseur of rare literature or fine bindings.

"I am sorry for that. There are few more fascinating pursuits, and I have some grand prizes. Here is an acquisition I made only a few days ago. As you see, it is a black-letter folio, '*Cronica van der hilliger Stat van Cœllen*,' printed in 1499. I know there are but three copies in England, and I don't think there are more on the Continent. It is worth, at least,

twenty-five pounds. And this, '*Cronica von Allen Kaysern und Künigen*,' printed at Augsburg, in 1476, is worth even more —perhaps forty pounds. Here, again, is a book, one copy of which has been sold for a hundred and fifty pounds, though I got this for much less, owing to some doubt as to the authenticity of the binding—'*Diane de Poictiers*,' printed on vellum, Paris, 1550. Do you notice how beautifully it is bound in old brown calf, and how richly ornamented? These are the arms of Henry II.; here are Diane's bow and crescent. This is the fleur-de-lis, by Roffet le Faucheux." And after looking at the book as if he loved it, the bibliophile returned the copy carefully to its place.

"Yes, you must, as you say, find the pursuit very fascinating," observed Norman, trying to look as if he felt deeply interested; "but rather expensive, is it not?"

"Well, it does take a deal of money," answered the Doctor, with a smile; "but you must not suppose that all these books are worth pounds a piece. I often buy lots in the hope of finding something good in them, as occasionally I do. Many of these you see lying about are rubbish. But really rare books, selected with judgment, are always worth their cost, sometimes a good deal more. If I were to consign my collection to Christie and Manson's, or Sotheby and Wilkinson's, it would fetch a small fortune. But I could not do that. A true bibliophile would rather perish than part with his books. On sordid grounds, too, they are worth keeping, for their mere increase in value makes better interest than any investment I know of. But I am a collector of other things as well as of books—porcelain, bric-a-brac, curiosities, and other odds and ends—in a small way.

If you will take the trouble to step into the next room. . . .They will perhaps interest you more than my literary treasures. But I only buy these odds and ends when they are really cheap, and I am always willing to turn an honest penny by selling them. This richly-chased goblet is the work of Benvenuto Cellini, and has been drunk out of by more than one Roman Kaiser. This dagger—the sheath and blade, as you see, are works of art—is said to have belonged to Cæsar Borgia, and, if it were able to speak, could doubtless tell some terrible tales."

"You have quite a museum," observed Jack.

"Say, rather, a curiosity shop, for these things are here to-day, and may be gone to-morrow. The moment a customer comes they go. This ruby ring was an

heirloom in the famous Polish family of Jagellon, but passed into the possession of Prince Poniatowski; he had it on his finger when he was drowned in the Elster after the battle of Leipzig. It is said to have the property of protecting him who wears it from death by poison. Pity that it did not act equally as a charm against death by drowning."

"And this snuff-box?" asked Jack. Ever since his brother's adventure he had been somewhat curious in the matter of snuff-boxes.

"That gold one? It once belonged to Voltaire, and was given to him by the Empress Catherine. There is the Imperial cipher on the lid. Won't you take a pinch? It is something to put your fingers into a box which has been used by such distinguished personages."

"If the snuff is not very strong," said

Verelst, still thinking of his brother's misfortune. "I detest sneezing."

"Oh, dear no! It has been in the box ever since I bought it, and may have been there for years before that. It must have lost all its pungency by this time."

And so it had, for the pinch Jack took did not produce the faintest semblance of a sneeze.

"But, I fear," said the Doctor, affably, as he returned the box to its place, "that in my enthusiasm as collector I am forgetting my duties as host. If you will excuse me for a moment while I exchange this blouse for a more suitable garment, we will go downstairs and have some coffee, and I shall have the pleasure of introducing you to my daughter. You will find some Roman cameos in that case worth looking at."

CHAPTER XI.

LEAH STARKOVA.

THE Doctor's moment was a pretty long one; but he made such good use of his time that when he came back (apparently from a dressing-room hard by) he was so transformed that Verelst hardly knew him. Instead of the blouse he had on a morning coat and white vest; instead of slippers, patent leather shoes; his linen was irreproachable; and Jack, who was rather a connoisseur in such matters, remarked that Doctor Roydon's clothes fitted him to perfection.

"If you have no objection, Mr. Verelst," he said, "we will go downstairs."

So downstairs they went, and the

Doctor, opening the door with a latch-key, ushered his guest into a spacious and handsomely-furnished drawing-room, which, unlike that of the Roths, had the appearance of being in regular use, and for more purposes than merely receiving visitors. In one corner was a writing-table covered with manuscript, in another stood an easel with a half-finished sketch, and the books on the table were not *éditions de luxe* only. Among them were volumes of solid literature in more languages than one.

The Doctor rang the bell, and two minutes afterwards Nettschen appeared with the coffee, and placed it on a small table.

"*Wo ist dass Fräulein?*" asked Doctor Roydon.

As if in answer to the question, a portière, which Jack had not previously

noticed was drawn aside, and a young woman stepped lightly into the room.

"Mr Verelst—Leah, my daughter, Miss Roydon," said the Doctor, absently. He seemed to be much interested in a book which he had just taken from the table.

Jack rose and bowed, looking intently the while at Leah Starkova, who interested him much more than the rarest of her father's bibliographic treasures or the oldest of his curiosities. And Leah was worth looking at. Taller than is usual with her sex, she carried herself with an unstudied, yet not unstately, grace, the effect of which was heightened by a supple and shapely figure, a fine head, and a striking face. Her profile reminded Verelst of some of the cameos he had just been looking at—broad forehead, straight nose, finely formed and clean cut mouth and chin—yet for perfect beauty the

features, as a whole, were, perhaps, too large and massive. The complexion was pale and almost sallow, but not with the paleness that comes of ill-health or sedentary habits, a rosy colour being no sure sign either of high spirits or a vigorous constitution. Leah's eyes were of a deep brown, and full of intelligence, and her black hair, thick and short, was wreathed round her head like a coronet. For dress she wore a cream-coloured gown of some soft material, and a scarlet bodice, with silver buttons, which struck Jack, who was critical in the matter of costume, as not being in the best of taste. But it suited her. There was no denying that, and, as he afterwards learnt, her partiality for red was due to her Russian blood—for in the Muscovite language "beautiful" and "red" are signified by the same word.

Miss Roydon's collar was of Byronic

amplitude, and the only ornament she wore, besides the silver buttons, was a gold locket suspended from her neck by a black ribbon. As for age, she had the appearance of being some four or five and twenty. Doctor Roydon, therefore, must have "married young."

Leah took a seat and handed one cup of coffee to Verelst and another to her father, who, in obedience to an expressive look which she gave him, laid down his book, but with a half-sigh, as if he were exchanging an occupation that he liked for one that gave him no great pleasure. Or was it pre-occupation, for though he had been looking at the volume several minutes, he had got no further than the title page? But be that as it may, he very quickly became himself again, joined with spirit in the conversation that ensued, and was particularly attentive to his guest. By

way of opening the ball, Miss Roydon asked Verelst how he liked Dresden, a common-place question enough, but most questions are common-place, and though Leah could not be called a common-place woman, she talked and acted for the most part like the crowd. Jack said he liked Dresden very well, that the more he saw of the place and the people, the more he liked them; and he was making some observations about the Green Vault, when Doctor Roydon interrupted him with the offer of a cigarette.

"Do you smoke here?" asked Jack.

"I smoke everywhere. What is the use of having a house if you cannot do as you like in it?" answered and asked the Doctor as he struck a match. "Won't you take one, Leah?"

Leah did take one, so much astonishing the young Englishman thereby that, for-

getting his politeness, he did not offer her a light, until she was stretching out her arm for the match box.

"You are surprised, Mr Verelst," (he looked very much so) she said, smiling at his confusion. "I suppose English ladies don't smoke much. But I am only half English, you know, and I am not an inveterate smoker. I take a cigarette with my coffee, and sometimes when I am thinking. *Voila tout.* I don't smoke cigars at all, much less in public, as some Russian ladies who are staying here do."

"The deuce they do," thought Jack, but having now got over his first surprise, he observed quietly that it was merely a matter of convention, and he did not see why ladies should be debarred from the enjoyment of so harmless a solace as tobacco.

"I quite agree with you," said the

Doctor, "only I think, you know, we should draw the line."

"Where?"

"Well, let us say at short pipes and cavendish tobacco."

"Well, then, father," laughed Leah, "when I take to pipes I will use a long one and smoke—what shall I smoke?"

"Honeydew," put in Jack.

"Thank you for the suggestion, Mr. Verelst. That would be quite poetic, smoking dew sweetened with honey."

"And perfumed with the breath of beauty," added Jack.

"Do you know, I detest compliments, for if sincere, they are in bad taste, if insincere, offensive. But I pardon yours in consideration of the grace of the sentiment. I did not know you were a poet, Mr. Verelst."

"He is a banker, and that is a great

deal better than being a poet, Leah. Bankers are always rich; poets never, unless they are born so. Does your house do a large business, Mr. Verelst?"

"Not very, but considering how lately we started we are doing very well indeed."

"But even for a small banking business you require a considerable capital."

"Yes, you cannot do much banking without money," returned Jack, drily. He had no idea of letting Doctor Roydon, or anybody else, know the extent of Verelst Brothers' resources.

"I presume you will be staying here some time."

"Several months, probably."

"You will become thoroughly conversant with the German language and German banking in that time."

"I hope so, I shall do my best, and

Herr Roth was good enough to say that he would give me every facility."

"Which means, I suppose, that you may take an active part in the affairs of the house, and all the books, letters, and so forth, will be open to you?"

"That is my intention, and, I believe, Herr Roth's also."

"Ah! Well I hope you will make a long stay in Dresden, my dear sir, and if we can do anything to render it pleasant we shall only be too happy. You must come to see us often; you will always be welcome, I assure you. We generally have our coffee about this hour, and it is seldom that we are both out at the same time."

"Thank you, very much! You are very kind, and I shall certainly take advantage of your kindness; you may expect to see me often," said Jack warmly,

for the invitation opened up a prospect of occasional *têtes-à-têtes* with Leah, in whom he was beginning to take a decided interest. And then, thinking he had stayed long enough, he made as if he were about to leave.

"Don't go yet," said the Doctor. "Miss Roydon will give us some music; won't you, Leah?"

Verelst resumed his seat. He liked music almost as much as he admired Miss Roydon, and she, without answering a word, laid down her cigarette, took her place at the piano, and began to play without notes.

The air was low and somewhat monotonous, yet sweet and pathetic, like the distant murmuring of a silvery brook as it flows over polished pebbles between mossy banks and drooping trees. Then, by an almost insensible transition, it became

wild and weird, like the rising of a storm on a winter's night, when the deep boom of the breakers mingles with the shrieking of the wind. The next moment the air changed again, and Verelst could almost have fancied he was listening to the chant of a cathedral choir, so solemn and soul-soothing was the music which the fair magician drew from the grand instrument before her.

Then she paused for a moment, and with a significant glance at Jack, who sat with eyes half closed, as if he were in a trance, she dashed off into a jig with go and lilt in it nearly enough to raise the dead or make a lame man dance.

After a few minutes of this she stopped with as little ceremony as she had begun, and returning to her place near the table took up her half-consumed cigarette.

"Thank you very much," said Verelst,

with a sigh of pleasure, as he handed her a light, "you play from memory, I see; but I do not seem to recognize any of the airs you have given us. But they are very striking."

"I am not surprised at that," interposed the Doctor. "She does play from memory, but she played just now out of her head, didn't you, *Toechterlein mein?*"

"I think so, but I sometimes get rather mixed. When I play without notes—and that is what I like best—I never know what I shall play. Do you like music, Mr. Verelst?"

"Not only do I like it, I am passionately fond of it; I could listen to you playing for ever, Miss Roydon. I never heard—" And then, remembering what she had just said about compliments, he stopped short.

"You play yourself, then? Won't you give me my *revanche?* If you don't play from memory we have almost every conceivable kind of music here," pointing to the music stand.

"Not after you, certainly, even if I did play, and unfortunately I do not. My father taught us plenty of Latin and Greek, but he thought learning music was waste of time."

"That is a pity. You do not play any instrument, then?"

"Unless you call the accordion an instrument. I do a little on that."

"I call it a very nice instrument. You must bring yours with you some evening; I think it would go well with the harp."

"You play the harp, too?"

"Yes; and Dr. Roydon performs very well on the violin. We have little cham-

ber concerts, with ourselves both for artists and audience. What do you say, father?"

"I am quite willing to do my part; but what says Mr. Verelst?"

"I will do my best," said Jack, rather dubiously, "but I fear—"

"There is nothing to fear," returned Miss Roydon, kindly. "As I said just now, we shall be our own audience; and it is bad to fear, in any circumstances. I would not, if I were you."

"Well, I won't, then; but I warn you that I am a very poor performer. You will have to exercise a good deal of patience. When shall we begin?"

"Any time, my dear sir; the sooner the better. Would Friday suit you?"

"Admirably."

"Well, come on Friday afternoon, then, say at five o'clock. We will play an hour,

then dine, and go afterwards to the theatre. What do you say?"

Verelst said, and said truly, that he would come with pleasure; yet as he walked homeward, turning over in his mind the incidents of the day, he had grave doubts about the accordion, on which he had not performed for an age. To break down while playing with Miss Roydon would be too awful. A musician of her talent could not help being critical. But talent was not the word, she was a genius; he had never heard her equal, never seen a girl to compare with her. But, to use an expressive French word, there was something about her that "intrigued" him. Although her general manner was animated enough, he had once or twice detected in her eyes, especially when her father was speaking, an absent and wistful, almost melancholy look, as if

her thoughts had taken flight to some far away scene, or were busied with some painful memory. What might it mean? Could it be possible that she was unhappy?

And then he fell to thinking about the father. His manner to Leah was affectionate; he hardly ever spoke to her without using some term of endearment, but the Doctor's heart was evidently in his books. He never looked half so fondly at his daughter as he did at the copy of "Croneca von Allen Kaysern und Künigen," and Jack asked himself why this man, whom he had never seen before, and who cared for nothing but his hobby, should be so effusively civil, for in Tilbury's warehouse and elsewhere John Verelst had seen so much of the seamy side of human nature that he always felt disposed to doubt the sincerity of people

who, without any apparent reason, were particularly affable or unusually polite, and he generally found that their motives were the reverse of disinterested. What were Dr. Roydon's motives?

But he could hit upon no reasonable solution of the mystery. "Time will, perhaps, show," he thought, and time did show.

With that he dropped the father for the daughter, whom he found a more agreeable subject for reflection, and when he reached his lodgings, he shut himself up in his room, and practised assiduously three hours on his accordion, bitterly regretting the while that he had been so foolish as to say anything about it.

CHAPTER XII.

WILHELM TELL.

PRACTICE is said to make perfect, and though John Verelst's practising did not make him a faultless player, he did so well that the little improvised concert was a decided success, partly perhaps because the selection of pieces being left to himself, he chose those he could play best.

After the music came the dinner, which was good and well served. Among the wines were some of the rarest vintages of the Rhine and the Mosel, and from the gusto with which he sipped them, and the seriousness with which he discussed their qualities, Jack perceived that his host, besides being a bibliophile, was somewhat

of an epicure and a gourmet. The wine loosened his tongue, and he told Verelst many things about himself and his affairs of which the former now heard for the first time—as, for instance, how he became a collector of scarce books.

"I happened to be in a town in the United States," he said, "when the authorities resolved to set up a public library, and as I was going to England they asked me to select them some books. I did, and it was through attending book auctions that I acquired my taste for collecting."

"And you find it an agreeable occupation, I suppose?"

"More than words can tell," said the Doctor, earnestly. "I know nothing so gratifying as to pick up a prize in some out of the way place, after which you have been hankering—perhaps for years; and a book-auction where scarce editions are sold

is one of the most exciting things I know—as exciting as gambling, I should say. The trouble is" (here the Doctor's countenance fell a little), "the trouble is that you want to buy everything, and are apt sometimes to buy more than you can easily pay for. There is a sale at Prague shortly, to which I should dearly like to go, but—"

"Don't think of it, father," interposed Leah, with rather an alarmed look. "You know—. The last sale he went to, Mr. Verelst, he spent a thousand pounds, and he never sells a book, though there are some upstairs for which he could get twice as much as he gave."

"In a few years they will be worth three times as much. It is true I do not like to sell my treasures, it would be like selling drops of my blood. But never fear, child, I will not go to the Prague sale. Still—. No, I will not think about it."

Leah seemed relieved, and Jack, seeing that a change of subject was desirable, asked Doctor Roydon whether he was going to take the duty at church next Sunday.

"If Ashley does not come back to-morrow I suppose I must," was the answer, "though I would rather not, and I did wrong to undertake it. I never liked the *métier* in fact, and only adopted it under family pressure—my father wanted to put me into a family living. He died exactly six weeks after I was priested, whereupon I abandoned theology, which I detested, for medicine, which I liked."

"You found it easier to cure bodies than to cure souls, I suppose?"

"Precisely. But I have still the double qualification, and when Ashley, who is a good old fellow, was obliged to go to London at a moment's notice, and could

get nobody else to take his place, I agreed to act as his *locum tenens*. I am not sure whether it is quite the thing though. I fear I am what some of the 'unco guid' of the congregation would call a worldly man; and though, as you observed just now, I prefer the cure of bodies to the cure of souls, I should be sorry to do anything that might bring discredit either on religion or the Church, for which I have a great respect. However, Ashley will be back next week at the latest, and I do not think I am likely to act as *locum tenens* again. What are they playing to-night at the Hof Theatre, Leah?"

"'Wilhelm Tell.'"

"Did you ever see Schiller's 'Wilhelm Tell' performed, Mr. Verelst?"

"Never."

"It is a fine play. My daughter never loses an opportunity of seeing it."

"Yes; I almost think it is Schiller's masterpiece. I have brought a copy with me, for without the words I don't think I should be able to follow the speeches. Is it the language or the dialogue you most admire, Miss Roydon?"

"It is everything, Mr. Verelst—the idea, the *motif*, and the story. Critics say that Tell is a mythical character, and the tale of his exploits a fiction. But what matters that? The drama is a grand one, if for no other reason than that it appeals to our noblest sentiments—hatred of tyranny and love of freedom, and because the poet makes right triumph and inflicts condign punishment on a tyrant."

"That is the very ground on which I have heard the morality of the play called in question. Schiller makes his hero commit a murder."

"Murder!" exclaimed Leah, with

heightened colour and flashing eyes. "Do you call killing a tyrant a murder? Had not Gessler made Tell place his son's life in jeopardy? Was he not the agent of a despot who for his own base purposes was trying to enslave a free people? Did a man ever more richly deserve death?"

"Well, I don't think Gessler got much more than his deserts. But that is only my opinion, and it does not seem right to put a man to death unawares and without giving him a fair trial."

"How can you give a despot a fair trial? How can the law deal with a man who puts himself above the law? You might as well talk of giving a Bengal tiger a fair trial, only there is this difference, that while tigers cannot help being tigers, no man is compelled to be a tyrant. If men will be oppressors they must accept the responsibilities of their

position, one of which is the possibility of the oppressed taking the law into their own hands and answering violence with violence. You may think my opinions extreme," she went on, after a short pause, "but you must remember that I am half a Russian, and know, perhaps, better than you what tyranny means, how terrible is the suffering which it sometimes inflicts. Let me give you an instance. My father—my mother, I mean—had a brother. He was engaged to a girl whom he dearly loved, and they were about to be married, when one day she was arrested on a charge of teaching peasants to read without proper authority. They said she had talked to them about politics, but that was not proved, because she was never tried."

"And if it had been, what then?"

"They would have sent her to Siberia.

Well, they put her in prison, and because she would not, or could not, answer the questions put to her by the Procurator, they kept her there a whole winter. I don't think she was harshly treated by the gaolers. I have heard that they did what they could for her; but in a Russian prison the best is bad; her cell was cold and damp, she had a delicate chest, and before the spring came round she died. Now what would you have done if you had been that girl's lover?"

"I think I should have shot somebody."

"Well, my uncle did shoot somebody. The day after Daria's funeral he shot the Procurator who had ordered her arrest and directed the prosecution."

"And served him quite right," said Jack, warmly. "But what became of your uncle?"

"He escaped, and is now at Paris. Yes, I think he did quite right. If he had done less he would not have been worthy of Daria's love. But I sometimes think it would have been better if, instead of shooting the agent, he had shot the principal."

"You mean the Czar."

"Yes, I mean the Czar. These atrocities are committed by his authority and in his name, and he should be made to pay the penalty. Oh!" she exclaimed, passionately, "these Russians have no spirit. If for every victim of the Czar the life of a *tchinovnik* were taken, there would soon be an end of the tyranny."

"Come, come, Leah," remonstrated her father; "you are really going too far. It deeply grieves me to hear you advocate promiscuous assassination. Murder is murder after all, and homicide is justifi-

able only in the last extremity, either in self-defence or in defence of others. I really don't know how you have imbibed such sentiments."

"You know quite well how I imbibed them. I learnt them in my childhood, they were in the air I breathed, and" (passionately) "they have been burnt into my soul. I have read Russian books and studied Russian history, and that is quite enough, I think, to make one pity the Russian people and hate their oppressors."

"But you must moderate your sentiments, my child, or, at any rate, the expression of them, or you may be getting into trouble with the police."

"What have they to do with it?" asked Jack, in some surprise.

"Leah knows what I mean," said the Doctor, significantly. "The German police are always ready to play into the

hands of their Russian colleagues, and there is no telling what might happen. Charges are easily trumped up, and nothing is lost by being cautious."

"It is almost time I made my promised visit to Russia."

"You are a great deal better where you are, Leah. It would not be wise—I mean you had better wait awhile, and then I may be able to go with you. Perhaps I might pick up some more rare editions in one of the monasteries, some unconsidered trifles that would pay our travelling expenses. We shall see. But had you not better get ready? It is about time we were going."

The acting at the Hof Theatre is always good, and Jack greatly enjoyed the performance of Schiller's fine drama, but his attention was given almost as much to Leah as to the actors. She followed the

fortunes of the play as if she had not seen it performed twenty times before. Her very soul seemed to be in it. Her lips were slightly parted, showing two rows of pearl white teeth, her fine nostrils quivered, and her dark eyes glowed with excitement. When Tell refused to salute to Gessler's cap, she clapped her hands, when Tell raised his cross bow to shoot the apple from his son's head, she covered her face and when the hero defied the tyrant, she rose to her feet, and cried, "Bravo!"

It was as good as a play to watch her, and when the performance was over, Verelst walked with her and her father to Halbe Gasse, and then strolled slowly homewards, thinking of Leah, and with the agreeable sense of having had a good time.

CHAPTER XIII.

ON THE RIVER.

"You were at the theatre on Friday night, Mr. Verelst; how did you like the play—'Wilhelm Tell,' was it not?"

"Yes, I liked it very much. But how did you know I was at the theatre?"

"A friend of mine who saw you there told me. And how did you like Leah Starkova?"

As Helenchen Roth asked the question there was an indefinable something in her manner which told Jack that he had better not praise Leah too warmly, so he merely said that Miss Roydon was "very nice," and seemed to be rather clever.

"Rather clever!" exclaimed Helenchen; "she is wonderfully clever. But she has been to so many places and seen so much of the world that she could hardly help being clever. I have never been further than Berlin. But I do not think Leah is much of a housekeeper; and they say she smokes, and has very wild opinions. Did she smoke when you were there?"

"Did she smoke?" repeated Jack, as if he were not quite sure of the fact. "Ah, yes, now when I think of it, I believe she did smoke a cigarette."

"And do you think it is a nice thing for a young lady to smoke?"

"Why—no—not altogether; I mean it depends on circumstances. Miss Roydon is half Russian, and these things are very much a matter of taste and habit, you know."

The reply was perhaps not quite as clear

as it might have been, but Verelst's position was rather embarrassing. He would not admit that Leah was blameworthy, and at the same time he did not want to displease Helenchen.

"I do not see why the fact of Miss Roydon's mother having been Russian should make any difference," said Helene, with a slight touch of sarcasm in her voice. "She is an English girl, and knows what is *comme il faut*. You would not like your sister to smoke, Mr. Verelst."

"I have no sister," was the rather weak answer.

"Well, if you had one, you would not; and if Leah Starkova were not so good-looking and accomplished, you would not say it was nice for her to smoke."

Jack began to think that Helenchen was not quite as amiable as she looked; and it was rather a relief when Herr Roth

asked him to take a glass of lager beer. He accepted the invitation with alacrity, and left Helenchen to the company of her sister, who had been too much occupied with a French novel to take part in the conversation.

It was Sunday, and the two girls, Herr Roth, and Verelst were on their way, by the river, to the Bastei, with the intention of spending the day there, and returning by rail.

The banker asked Jack how he liked the scenery, whereupon the latter said he liked it very much, as well he might—for there are few more picturesque regions than Saxon Switzerland, with its splintered peaks, deep gorges, and dark pine woods, the Bohemian mountains looming in the distance, and the brown Elbe flowing swiftly amid green meadows and terraced vineyards, fair gardens and sylvan hills, often

with ruined castles crowning their summits, and quaint villages and red-roofed farm-houses nestling at their feet.

"Yes," said Herr Roth, "it is a beautiful country. Dresdeners should be very happy; they have everything to make life pleasant. And life is pleasant, Herr Verelst. I know I shall be very sorry when mine comes to an end. It is pleasant to sit here, enjoying this fine scenery, and the swift motion of the boat, and the sunshine. It is pleasant to eat and to drink—won't you have another glass of lager?—and to smoke; allow me to offer you a cigar: it is a real Havana. True, we have our troubles, but most of us have a large balance of happiness on the right side. For instance, there is my son Hermann: he is a trouble; and then I have worries in business. But suppose they make me unhappy to the extent altogether

of one day a week—and that they do not by a very long way—I have six days of happiness, or, at any rate, of ease of mind, with intervals of positive enjoyment, which is the same thing. Yes, my friend, life is worth living. If Hermann would take things a little more seriously, Herr Verelst—if he were more like you—I should have to debit myself with very little unhappiness whatever."

"You do me too much honour, Herr Roth. If you knew me better you might not be so wishful for your son to be like me."

"I know a man pretty well, my friend, when I have seen as much of him as I have seen of you. And it is a banker's business to judge character. Moreover, Mr. Balder speaks very well of you; then you were some years in Isaac Tilbury's warehouse, and Isaac is too sharp a man

to have *Dummköpfe*—what you call duffers—about him."

"You know Tilbury, then?"

"A little. His father used to sell cigars at Bautzen. He calls himself English now, but he is a true-born German, with the name of Schraube—which means 'screw;' but as it is not a very nice name for a tradesman, either in German or English, he calls himself Tilbury."

"He is a screw all the same, though."

"That is very likely, I think; the family were screws from the beginning. All the same, Isaac Schraube is a fine tradesman; he has found out the secret of making money. I suppose we shall see you at the office again to-morrow?"

"Certainly. Now I have begun I mean to go on and keep business hours."

"You are quite right. Attention to

business is a virtue which, unlike some other virtues, never fails to bring its own reward. And as I have already said, you shall have every facility. Anspach is a very good fellow, and I think a better accountant even than I am myself. He will show you everything, and tell you all he knows."

"You are very kind. It is really more than I could expect. I don't know how I shall be able to repay you—"

"That is nothing at all. It is our duty to be kind, and as it is a pleasure to me to have you in the office, the obligation is mutual. Perhaps some time you will be able to render a little service to me or mine, and—"

"You may be sure I shall be only too glad to render it, Herr Roth. I came here quite a stranger, and you treat me as a friend."

"That is so. We treat you as a friend, and we mean to treat you as a friend. Talking of friends reminds me that I have something to tell you. You are becoming very friendly with the Roydons."

"It would almost seem so. They have treated me so far very kindly."

"It is only natural. You are all English, and the Doctor is a very clever man, and his daughter is a lovely maiden. Did he say anything about me?"

"He may have mentioned your name casually, but he said nothing particular."

"Nothing about business?"

"Nothing at all."

"Well, I am going to tell you something about him. It is better you should know now, because, sooner or later, you would be sure to find it out yourself. But being business, this is, of course, strictly confidential."

"Of course. You may rely on my discretion," said Jack, wondering what sort of a secret Herr Roth was going to reveal.

"Well, Doctor Roydon is one of the worries I mentioned just now. He owes me money."

"Owes you money!"

"Yes, a good deal of money—19,000 marks—more than I ought to have lent him without cover. Not that I have any fear of losing my money. He has, I believe, a good income; he is respectable, and his books are of great value. The amount has crept up, little by little, and the more he gets, the more he seems to want. I have yielded so far, but the time is coming when I must stop—as much in his interest as my own."

"You mean that he goes too far."

"A great deal. He has never done buying books. If he bought them to sell

and make an honest penny by, it would not much matter; but it is no use talking to him. He has promised several times, when he has come for money, to consign a few thousand marks' worth for sale in London or Paris. But he always puts off, and always will put off, I think. The only way is to insist on his paying up—and then there may be trouble. It is bad to lend money to a friend. But you will be able to bear witness that I have treated him fairly—generously, even. I am sorry for his daughter."

"I don't think she can be very happy."

"How is it possible? She has no mother, poor girl, and her father spends one half his time in his library, and the other half travelling about in search of scarce editions. She is sometimes left alone for days together. I do not think it is right. She must feel it, too, for she

cannot help knowing that he cares more for his books than for her. The best thing for Leah would be to get married. She would have a home then: now she has none; and she easily might. I know more than one young fellow who would be glad to make her his bride."

"How came Doctor Roydon to marry a Russian wife?" asked Verelst, rather abruptly. Somehow or another he did not quite like to hear that several young fellows were hankering after Leah.

"I think he met the family in Italy and rendered them some service—cured General Starkoff of Roman fever, I think, when the Italian doctors had given him up. That led to their acquaintance and the marriage. The Starkoffs are a very good family, and Roydon's wife brought him money. But they did not live long in Russia, though he has been there since,

and Madame Roydon died when Leah was little more than a child—at least, so I have heard; but Roydon is very reserved about his past life and his private affairs. They have rambled about a good deal; but now they seem fixed in Dresden."

"And I don't think they could be fixed at a much pleasanter place."

"I am glad you like Dresden," said Herr Roth, with a gratified smile. "It is my birthplace. I hope you will stay with us a long time."

"If I could stay as long as I liked it would be a very long time. But sufficient for the day is the evil thereof. It is too soon to talk about going away; I have only just come. But are we not neglecting the young ladies?"

"Well, perhaps we are, and it is bad to mix business with pleasure. Go and talk to Helenchen while I have a chat with Herr

Treibech here; I can see he wants to speak with me. Mathilde is all right: she has got a French novel; I don't believe, though, she understands half of it."

To Verelst's relief Helene said no more about Leah Starkova. She was now all smiles and amiability, and seemed anxious to make him forget her little display of jealousy.

CHAPTER XIV.

POOR HELENCHEN!

They had a merry time climbing up the Bastei. Mathilde shut up her French novel, and Verelst had often to give each of the girls a hand, while Herr Roth came toiling on behind, mopping his face, and protesting that nothing should ever again persuade him to mount a precipice, six hundred feet high, on a warm summer morning. But when they won the height, they had ample reward for their pains. They were on the top of a rocky pinnacle, round whose base swept the fast-rolling Elbe, fresh from the gates of Bohemia. Before them, almost as far as the eye

could reach, stretched a vast amphitheatre, studded with fantastically formed peaks, and seamed with cavernous gorges—a wild yet beautiful and romantic land, once peopled by fays and dwarfs, kobolds and gnomes; where every stream has its saga, every well its legend; where, deep down in the recesses of the mountains, demon spirits still keep watch over hidden treasures, and every valley is sacred to poetry and love.

But Germans, though keenly alive to the charms of romantic associations and legendary lore, are equally alive to the fact that none of these things can be properly enjoyed on an empty stomach, and when the party had feasted their eyes for a few minutes on the scene before them, Herr Roth proposed that they should betake themselves to the inn hard by, and feast on something more substantial, if less æsthetic. This was done, greatly to the

satisfaction of the banker, and after lingering awhile longer, they rambled through deep ravines and weird-looking woods to sunny Schandau, and returned to Dresden by rail. The compartment in which they sat was rather crowded, and Helenchen and Jack were nearer to each other in body, if not in spirit, than they had ever been before. Once or twice their eyes met, and though hers did not speak love—she was too modest for that—they were full of feeling and bright with pleasure, for the girl was sentimental. She had woven in her mind a charming little romance, of which she was to be the heroine and he the hero. Long before Jack came to Dresden she formed the idea that, as her mother had married a German, it would be her destiny to marry an Englishman. The moment she saw Verelst she decided that he was the man. Tall, good-looking,

and dark, he conformed in every way to her ideal, and she straightway let herself fall in love with him, never doubting that, in his character of hero, he would as quickly fall in love with her.

It was only when she heard of Verelst being at the theatre with Leah that the possibility of his preferring somebody else dawned on her mind. But he had been so kind to her during the day, and, as she thought, paid her so much attention, that the fear was quite dismissed. Sitting close to him, stealing an occasional glance at his handsome face, and looking out on the moonlit river, the poor child felt deliciously happy, for albeit little short of twenty, she was as guileless as a girl of fourteen, and as sentimental as German maidens much given to romance reading are wont to be.

"Won't you come with us?" asked Herr Roth, after Jack had handed the

young ladies into the droshky which he had just summoned. "We will put you down at the Hôtel Bellevue."

"Thank you very much, but I have left the Bellevue, and taken lodgings."

"I did not know that. Where?"

"Waisenhaus Strasse."

"Oh, you are quite near home, then. *Guten Nacht. Auf wiedersehen.*" (Good-night. To our next meeting.)

"*Guten Nacht*," said Mathilde.

But Helenchen said nothing. She had been stricken dumb. Waisenhaus Strasse is close to Halbe Gasse. Herr Verelst had taken lodgings in Waisenhaus Strasse in order to be near Leah Starkova. All the way home she spoke not a word, and when she got there, crept quietly to her room, forgetting even to give her father and mother the usual good-night kiss.

Poor Helenchen!

CHAPTER XV.

OUT OF TUNE.

A FEW days more, and Verelst had settled down to regular work. A few weeks more, and he felt as if Dresden had become his second home. Quite at home in the bank, and now speaking German, if not very correctly, yet with comparative ease, he was still a *persona grata* with the Roths, on the best of terms with the Roydons, and had made several other agreeable acquaintances. But he found out that the less he talked to the Roths about the Roydons the better, for albeit the families were ostensibly on friendly terms, it was easy to see that Mr. Roydon did not hold

either Frau Roth or her girls in much esteem, and that while Frau Roth distrusted the father, she had no great love for the daughter. She was vexed that he had borrowed money from her husband, and, woman-like, vented her displeasure exclusively on the least blameworthy of the two—for nothing was more certain than that the banker could have refused to make the Doctor advances if he had chosen.

Towards Leah, on the other hand, Frau Roth's feelings were less those of active dislike than feminine jealousy. Though good-natured, she was narrow-minded; she could not forgive Leah for being more admired than her own daughters, even, she fancied, by her husband, for Herr Roth thought much of Leah Starkova. It was not long before Verelst discovered this, and though he made no attempt to keep his

visits to the Roydons secret, he never volunteered information on the subject, and when questions were put to him thereanent, such as, "Have you seen the Roydons lately?" he would answer, with well-assumed indifference, "I looked in the other day," or "I have not called since I was there last week."

Seeing how little he seemed to care about Leah, Helenchen took heart of grace, and threw her jealous fears to the winds; she found a reasonable explanation of Jack's choice of lodgings in the fact that Waisenhaus Strasse was within a few minutes' walk of the bank; and passed most of her waking hours thinking about Verelst, and wondering when she should be his bride.

If he had told the whole truth, her dream of love would have been turned into an agony of despair, for he went far oftener

to Halbe Gasse than to Schiller Strasse. There was hardly an evening, when he was not otherwise engaged, that he omitted calling on the Roydons. The Doctor always received him with open arms, and Leah was invariably kind, but, for a young woman of her age, singularly quiet and undemonstrative, and except when she was engaged in conversation or excited by music, there was nearly always the same wistful look in her eyes which had so much struck Jack when he first saw her, as if her mind were oppressed with the memory of a past grief or overshadowed with the apprehension of impending evil.

"What could it be?" Verelst was continually asking himself. He felt quite sorry for this beautiful girl, so lonely and, as he feared, so unhappy, and he would fain have won her confidence and offered her his help.

Once only she threw aside her reserve. He called one evening, and for the first time found her quite alone. She was reading in the fast-deepening twilight, and as she rose to greet him he saw that she was troubled. The sadness in her eyes might be in seeming only, a matter of temperament, a way she had; or it might be the nature of her eyes; but this time there could be no mistaking—Leah was unhappy.

"Your father is away?" he said.

"Yes; my father is away."

Then there was a pause, and Jack felt as if he would like to take her in his arms and ask her to give him her trust, if not her love, for Leah was becoming very dear to him. But he resisted the impulse, and said, quietly, yet sympathetically—

"You seem troubled; can I do anything for you?"

"It is not much," she answered, smiling faintly. "Doctor—my father—has gone to Prague: that is all, and—"

"You are afraid he will buy more books than he ought," said the young man, instinctively guessing her thoughts.

"I am afraid he will; and you know—you are sure to know—how much he is in debt to Herr Roth already. Where will he get the money? Oh, those books! I wish you or Herr Roth could persuade him to sell some of them. Will you do me a favour?" taking his hand.

"With all my heart—anything," replied Jack.

"Well, then, ask Herr Roth from me not to lend my father another mark. For so long as he can get money he will go on buying, and I do not know what will be the end of it. Pardon me for speaking thus to you. It may seem strange, but it is for

my father's sake. If he cannot be cured of this mania, I fear—I fear something unpleasant will happen. And there is no one else to whom I can speak—Mr. Ashley is very kind, but he knows nothing of business, and stands in great awe of my father. Herr Roth may possibly prevail upon him, if not to sell a part of his books, at any rate, to buy no more for the present. If anybody can you can, for he has taken a great liking to you, Mr. Vereist, and Herr Roth is sure to have told you. Oh, if you only knew—if I could only tell you—"

And then she stepped back and withdrew her hand. Her ear had caught the sound of approaching footsteps, and the next moment the door opened, and Nettschen announced "Mr. and Mrs. Ashley," the chaplain and his wife, the former an elderly gentleman, tall and thin, with iron-grey hair and mutton-chop whiskers, a high

colour, a large nose, and an undershot lip; and so far as face went, the lady (barring the whiskers) was almost her husband's double; the same as touching build, for her girth must have been at least double his.

They made much of Leah, and having heard of Dr. Roydon's absence, wanted her to spend the evening with them. At first she refused, but as Mrs. Ashley was very pressing, she ended by consenting, and Jack, perceiving that he was now *de trop*, took his leave—rather regretfully, for he had counted on a long talk with Leah. His regret for the lost opportunity was all the greater as he felt sure, as was, indeed, manifest from her concluding remark, that she had not told him all. If that confounded parson and his wife had not turned up so inopportunely, he might possibly have learnt the secret of the melancholy which so much excited his interest and

piqued his curiosity. For though her father's biblomania might well occasion her disquiet, it was hardly sufficient to account for that almost chronic sadness which her eyes bespoke.

What could be the nature of the hidden sorrow which preyed on the girl's mind—what strange experience had made her so grave and reserved beyond her years? It was clearly due neither to delicacy of constitution nor peculiarity of temperament. Her health seemed perfect, and when she could forget herself—as, for instance, at the play or a concert, or in talk that interested her—Leah was all animation, and as bright and lively as Helenchen Roth herself. This made the ordinary, almost normal, gravity of her manner all the more marked, and its cause all the more inscrutable.

So thought Verelst, at least, as he saun-

tered towards the Grosse Garten, whither, after leaving Halbe Gasse, he betook himself.

"Hang it!" he muttered, throwing away his only half-consumed cigar, which in his abstraction he had allowed to go out, "I can think about nothing but that girl. It is awfully stupid of me. I am past the age of calf love, and as for anything else—Why should I burden myself with a wife? Besides I cannot afford. I have four hundred a year. If the bank goes on well, perhaps twice as much, perhaps three times as much. What then? I should have to set up a house and go to no end of expense. No, I could keep a couple of horses and go a hunting for less than it would cost me to keep a wife and family. And so far as money goes I should do better to marry Helenchen; the old man would give her a nice portion, and she would

have me too, while as for the other, I am not at all sure. She is very kind and that, but there is nothing to show that she regards me as anything more than a friend. Perhaps to-night—but that was doubtless due to anxiety about her father, and she is always more outspoken than other girls. I cannot read her—that is the fact—and why should I try? I won't worry about her any more, I'll be hanged if I do. I'll go to the concert, get some supper, and forget all about her."

So Jack lit another cigar, went to the Grosse Garten, ordered a Wiener schnittzen and a tankard of lager, ate with appetite, listened for a couple of hours to the exhilarating strains of Wagner's Kappelle, and heard the Kappelmeister play a solo on his silver trumpet. But instead of making him think less about Leah Starkova the music made him think more, and he went

home much out of humour with himself and the world at large—decidedly *verstimmt* (out of tune), as Germans say when they are ill at ease.

"Confound it!" he thought, "what an idiot I am: I might be eighteen instead of eight and twenty." And he half resolved that he would not go to Halbe Gasse again for at least a week.

CHAPTER XVI.

SIMILIA SIMILIBUS CURANTUR.

VERELST was not without misgivings as to the expediency of conveying Leah's message to Herr Roth. It would be sure to make the banker harder on Dr. Roydon, and as the latter had treated Jack kindly —as a friend, in fact—he did not like to go behind the man's back, as it were, and do him what he would certainly look upon, if he knew of it, as an ill-turn and an act of base ingratitude. On the other hand was the fact that if the Doctor were allowed to go on as he had been doing, his mania would prove his ruin. That was

evidently Leah's meaning, and it would be a real kindness both to him—though he might not consider it so—to comply with her wish. This was the course he finally resolved to adopt, and when he went into Herr Roth's room the next morning for the usual talk about things in general, he told him what Miss Roydon had said.

"That settles the matter," said the banker. "I shall insist on the payment of that bill for 9,000 marks."

"The one falling due next month, you mean?"

"Yes. He is sure to ask me to renew, but I shall not. It is only his own note, it is true. But even a single signature is better than an open account. It pins your debtor to a day, and if he does not pay up, and you are compelled to sue, it is impossible for him to chicane. However, there will be no trouble of that sort with the Doctor,

I hope. He is an honest man, and can always raise money by selling some of his books, and that is what we want him to do. And—yes—I will just drop him a line to say that I expect the bill to be paid at maturity, and then he will not be able to plead that he expected me to renew—as I have done before. When does he return?"

"I am not sure. But I should think to-morrow or the next day."

"Good, I shall drop him a line to-morrow. I am afraid he will be annoyed, but I cannot help that. Business is business; when a man borrows he must pay up. Has it ever occurred to you, Mr. Verelst, why the Doctor has shown himself so friendly—he who is so very reserved, and keeps so little company?"

"To me, you mean?"

"Yes, to you."

"It has occurred to me that there must be a cause other than my own merits. But what that cause is I am at a loss to know, unless—ah, you have given me a clue—you mean—"

"He thinks it well to have a friend at court: that is it," said the banker, smiling. "He shows himself so friendly to you in the hope that you may, perchance, influence me to let him have more money; or, at any rate, let him keep what he has got. And you are doing the very opposite! He will not be so overpoweringly polite as he has been the next time you call; mark me if he is. But enough of Dr. Roydon. Are you engaged for this evening?"

Verelst answered in the negative, although it is very probable that had Leah not been carried off by the parson, he would have pleaded a previous engagement, for it seemed to him that the more he tried not

to think about that young woman the more he wanted to see her.

"I am glad you are free," continued Herr Roth; "for we want you to sup with us this evening at the Schillerschlössen. A Hungarian Kapelle is going to perform, and as their music is very unlike our Dresden music, and they play without notes, my wife and the girls would like to go, and they charged me to ask you to accompany us."

The invitation was accepted, and at the time appointed Jack put in an appearance at the Schillerschlössen, a garden restaurant overlooking the Elbe, celebrated for the excellence of its music and the quality of its beer. He found his friends on the pleasantest part of the terrace, under the wide-spreading branches of a magnificent chestnut-tree. They were seated round a table set out for supper, which Herr Roth,

who never left his eating to chance, had ordered beforehand. It was a fair evening, lit up by a brilliant crescent moon; and when the music struck up, and the wine went round, and conversation was joined, Verelst's spirits rose, and the first time for twenty-four hours he ceased worrying himself (as he put it) about Leah Starkova. Not only so, but either out of pure recklessness, or on the principle of *similia similibus curantur*, he made himself particularly agreeable to Helenchen. And Helenchen, with her coquettish little hat, her pink costume, rosy cheeks, and bright blue eyes, was really an attractive little body. If less handsome and stately than Leah, she was more unsophisticated and girl-like, and her ardent delight in the scene around them —the music, the moon, the river, and everything else—would have charmed a

much older and less impressionable man than John Norman Verelst. In the intervals between the pieces they strolled about the grounds, and as their party had been joined at supper by Herr Kirchwasser, the son of one of Herr Roth's customers, who seemed to admire Mathilde, it was only natural that they should pair off together, and Helenchen and the Englishman follow suit. And it was, perhaps, only natural that when they leaned over the balustrade, and watched the reflection of the moon in the water, Jack should indulge in a little flirtation, and that she should take it very seriously indeed, and consider herself as all but *verlobt* (engaged). He called her *mein Fräulein*, too, and though German girls are generally thus accosted by German gentlemen, it was the first time Verelst had so addressed her, and she jumped to the conclusion that

he used the words in their literal sense, and really regarded her as his own particular *Fräulein.* It was almost tantamount to a declaration; and if that tiresome Herr Kirchwasser had not touched Verelst on the shoulder at the critical moment, and suggested that, as the Kapelle had recommenced playing, they had better return to the chestnut-tree, the declaration, she felt sure, would have been made.

It was not far from the Schillerschlössen to the house of the Roths, and when the concert was over, Jack walked down the road with them.

"Won't you come in and have a cup of coffee?" said the banker, as they reached the gate. "I ordered some to be ready, for the coffee they give you at the Schillerschlössen is detestable."

"Yes; do come in," chorused Frau Roth and Helenchen.

Verelst yielded, though he would rather have gone home, for he saw with regret how seriously Helenchen had taken his attentions.

Frau Roth, followed by her daughters, led the way into the house, and they had hardly crossed the threshold when the banker and Verelst were startled by an outburst of astonished exclamations.

"Thunder!" exclaimed Herr Roth, looking very black. "What is up? I do believe it is Hermann."

Going a little further they saw a tall young fellow embracing Frau Roth, who, together with her daughters, appeared greatly excited.

"It is Hermann, father," said Helenchen, "Hermann has come home."

"So it seems," answered the father, drily; "and I shall be glad to know why

he has come; I thought he was hard at work in Munich."

"And so I have been," answered the young man; "but I thought a change would do me good. I wanted to see you all, and my master strongly advised me to study some of the paintings in the Dresdener Gallery."

Hermann Roth was older and bigger than Jack had thought, being at least two or three and twenty, nearly six feet high, and not the least like his father or any other member of the family. The young fellow had a broad yet low forehead, high cheek-bones, puffed out cheeks, and a bony chin, which, if they had been painted could not well have been redder; hair long, thick, and yellow; a heavy yellow moustache, prominent eyebrows and small grey eyes, and the underlid of one being drawn down by the contraction of a rapier wound, in

which his rather large nose was also slightly implicated, produced a very peculiar effect—comical when he smiled, hideous when he frowned or yawned. The chin, cheeks, and forehead were simply seamed with scars, and though Hermann's face might once have been comely—before it was ploughed—it was now unprepossessing almost to ugliness.

All the same, the women folk seemed to be very fond of him, and he shook hands affably with Jack and expressed a hope that they should be good friends.

Jack hoped so too, but as he walked homeward, smoking a superb Havana, given to him by the old banker, he felt far from sure that he should ever be on equally good terms with the son and heir.

CHAPTER XVII.

A POSER.

"It is as I feared, Herr Verelst," said Herr Roth, when they were having their usual chat on the following morning, to the accompaniment of the inevitable smoke. "It is as I feared."

And then the banker, who looked unusually serious, took a few reflective pulls at his pipe.

"Nothing unpleasant in your correspondence, I hope?" observed Jack, with an inquiring glance at a heap of opened letters which lay on the banker's table. A natural feeling of delicacy restrained him

from saying what he thought—that the trouble was about Hermann.

"No, there is nothing unpleasant in my correspondence, thank Heaven! but there is something very unpleasant in my house, and that is my son Hermann. The fellow never comes home that he does not give me a bad quarter of an hour. He has been making debts again."

"I am sorry for that. They are not heavy, I hope?"

"A great deal heavier than I like. He owns to 3500 marks, and that means, I suppose, about double. I don't know how he has done it, for I paid his debts at Leipzig, and gave him a fair start in Munich, and he has had a handsome allowance. But he is of age. I am not responsible for these debts, and as I told him this morning, I will not bleed another penny until he turns over a new leaf. He

says his creditors in Munich are very pressing. Let them press; it is nothing to me. And he shall not go back to Munich at my expense. If he wants to paint he may paint here. But I doubt if he will ever settle down to honest work, either here, or anywhere else."

Jack could find nothing better to suggest by way of consolation than that when Hermann had done sowing his wild oats he might become a model son, and that a stormy youth was sometimes the precursor of a useful career.

"It is very kind of you to say so, but storms sometimes lead to shipwreck and disaster, and I fear Hermann will end badly; I do, indeed."

And the banker, who looked more put about than Jack had ever seen him before, knocked the ashes out of his pipe with a sigh.

"Yes," he went on, "I am very much out of tune to-day; more than the occasion warrants, I think; and if I were a believer in presentiments and such-like nonsense, I should say that something uncanny—some calamity—was about to happen. But I will have a good dinner and a bottle of Mosel at the Bellevue. That will, perhaps, put me to rights. A man always feels better after he has fed well. At any rate, I do," said the banker, smiling for the first time that morning, as if the mere thought of good cheer made his trouble easier to bear.

"And now to business. I shall apply for an allotment of the new Italian loan; and though those Roumanian six per cent. bonds are at a heavy discount, they are thoroughly sound. I shall invest fifty thousand marks in them. When you go out tell Anspach I went to see him. And

here—let Fritz take this letter to Dr. Roydon. He will probably be back to-day. Do you think you shall be calling there soon?"

"Very likely."

"Well, notice how he takes it. He may possibly say something. Another worry. He will press me to renew that bill, and I shall have to refuse. Ah, there's a knock. Come in! Well, what is it, Langbein?"

"A gentleman wants to see you, Herr Roth. Here's his card."

"Ulrich von Ehrenberg. I don't know him, but let him come in."

Verelst left the banker's room as the stranger, of whom he took little notice, entered. If he had suspected what an important part this man was destined to play in the events which were already casting their shadows before, although he knew it

not, he would probably have looked at him with great interest and curiosity.

After a short interview with the banker, Herr von Ehrenberg took his leave, and the former afterwards told Jack that he had brought a letter of introduction from an official personage in Berlin, with whom Herr Roth had a slight acquaintance, and that Von Ehrenberg's object was to obtain a letter of introduction to Dr. Roydon.

"He is a *Gelehrter*, or dealer in second-hand books, or something of the sort," continued Herr Roth, "and wants to see the Doctor's library. I told him I would give him the letter of introduction with pleasure, but that I did not think it would be of any use, as Roydon makes a rule never to let anybody see his books, except his own personal friends."

"Why?"

"A fad, I suppose. Roydon has a

good many fads. However, I told Von Ehrenberg you were going there this evening or to-morrow, and that I would ask you to put the question. He is staying a few days in Dresden, and will call for an answer on Friday."

"In that case," said Jack (as if he had ever entertained a doubt on the subject), "I think I had better call this evening."

"By all means do so. Ah, I thought I was forgetting something. Herr von Ehrenberg asked me to ask you to ask Roydon—supposing the Doctor won't receive him—if he possesses a copy of—here it is on this piece of paper—a copy of '*Cicero de Finibus Bonorum et Malorum*, first edition, folio, *Venetiis Joannes ex Colonia*, 1471, illuminated by a Flemish artist.' You won't forget now," said Herr Roth, mock seriously. His spirits were evidently improving.

"I am sure I shall, unless you give me the paper, or let me take a copy."

"Take the paper; I don't want it. May be this Herr von Ehrenberg wants to buy the book. Advise Roydon to sell it, and two or three score more, if he can. How a man can let himself be worried with money troubles when he can obtain relief by a word passes my comprehension. Why are such people created, Herr Verelst—such people as Dr. Roydon and my son, I mean?"

This was a poser.

"You must ask somebody else that question, Herr Roth. It is beyond me."

"And everybody else, I think. There are a good many queer questions one might ask if there was any likelihood of getting them answered. I once read a book on the moral uses of dark things; but it did not seem to enlighten me

much. The less a man meddles with either dark things or deep things, the better for his peace of mind. At any rate, that is my experience. Mind your own business, and take things as they come, is a safe rule to live by. I do hope Roydon will not make any nonsense about that bill. As for Hermann, I know how it will end: I shall pay his debts, as I have done before. But not for his sake; for his mother's. I left her in tears this morning, and a woman's tears are more to be feared than a man's curses—as may be you will one day find out, Herr Verelst. But I shall make a decent resistance. It is not good to yield at the first summons, even to one's wife and daughters; and that fellow must be let see that he cannot have money just by asking for it. I shall keep him on the tenterhooks for at least a month."

CHAPTER XVIII.

BOOK MAD.

Business over, Verelst went to his lodgings, and after drinking a cup of tea and writing to his brother, walked down to Halbe Gasse, wondering whether he should see Leah, and what her father would say about Herr Roth's letter. He was beginning to fear that a quarrel between the banker and the Doctor might render his relations with the latter less friendly and familiar than they had hitherto been—possibly put a stop to their intercourse. This contingency he had not foreseen, and the prospect was so little agreeable to him that he resolved, should an opportunity

present itself, to offer his services as mediator. If Roydon could only be persuaded to dispose of a part of his collection, all might be well. He would win, as it were, on the double event—earn the daughter's gratitude without forfeiting the father's friendship—or his hospitality, for he was now less than ever sure about the friendship.

Jack found the Doctor at home, and so far from showing any constraint of manner, he was, if possible, more affable than usual, and seemed to be in the best of spirits.

"You did not stay long in Berlin, I think?" said Verelst, after they had exchanged greetings.

"That is easily accounted for. I had a lucid interval," answered the Doctor, with a pleasant laugh.

"You mean you did not go to the sale."

"Exactly. I thought better of it; and, to tell the truth, I had not the money to buy the things I wanted to buy. And I know of no greater misery than going to a sale and not daring to bid. But for all that, I got a prize which repays me a hundred-fold the trouble of the journey."

"How do you do, Mr. Verelst?" said a voice he well knew.

It was Leah's. She had entered the room unperceived. As Jack answered her greeting and took her hand it seemed to him that her eyes brightened. At any rate, they betokened better spirits, due probably to her father's lucid interval.

"You were saying you had found a prize, Dr. Roydon," observed Jack, so soon as Leah had sat down.

"I have, indeed; look here!" said the Doctor gleefully, producing a small roll of parchment, inscribed with minute

characters and beautifully illuminated. "What think you of this?"

"I could tell you better if I knew what it was."

"It is a Koran of the thirteenth century. The writing is simply perfect, but so minute that it cannot be read with the naked eye, and the illuminations—just look at them!—are superb; I never saw their equal. And the best is I got it for nearly nothing—a hundred marks, about five pounds."

"Where?"

"At a second-hand book shop in Berlin. I never pass a second-hand book shop without going in. Seeing nothing on the shelves worth looking at, I asked the dealer if he had anything rare. He produced this manuscript, and in two minutes it was mine. I gave the man his price, and, I fear, made him feel very unhappy thereby."

"How much is it worth?" asked Leah.

"It is hard to say. In Constantinople, or Bagdad, or Cairo it would be worth almost anything. I should certainly not take less than five hundred pounds for it."

"If you can get anything like that, I should sell it by all means, if I were you," said Jack.

"Yes do, father," urged Leah.

"Not if I know it—not if I know it!" cried the Doctor, looking lovingly at his prize. "Why, it is absolutely unique. I do not think there is such another Koran either in the British Museum or the Paris Library. No, Mr. Verelst, I must be very hard pressed before I part with this parchment."

As Jack perceived that if he attempted to urge the matter further he should give offence, he let the subject drop, and mentioned the visit of Herr von Ehrenberg

and its purpose. But the Doctor positively refused to entertain that gentleman's request, saying that if he once began showing his books to all comers, he should never have done, and would have to stay in his library all day long."

"Why?" asked Verelst, innocently.

"Because I never trust anybody in my library unless I am there myself. If I did, I should lose all the gems of my collection in a week. There are bibliophiles, sir, who would rob their own fathers if their fathers had books they greatly coveted. Why is this Herr von Ehrenberg so anxious to see my books?"

"I suppose for the pleasure of seeing them, and he wishes to know if you have this," said Jack, producing the paper he had received from Herr Roth.

"And if I have, what then?" (reading the description.) "No, I have not. I

wish I had," and the doctor threw the paper carelessly on the table.

Leah took it up (the paper, not the table), and as she read Verelst noticed that a look of surprise, followed by one of deep pain, passed over her countenance.

"But enough about books. What do you say to going to the concert at the Brühl Terrace, and supping there?"

Jack answered that he should only be too glad, and Leah, on being appealed to, said quietly that she would go if her father wished it.

"Of course I wish it. The music is always good at the Brühl Terrace, and music is your passion, you know. You had better get ready at once, or we shall be too late."

"I have had a letter from Herr Roth," said Dr. Roydon, as soon as his daughter

had left the room, "as I daresay you are aware."

"Yes, Herr Roth mentioned that he had written to you."

"He will renew the bill all the same," said the Doctor, airily. "He is too good-natured to press a friend for money that he does not need, and which could not be safer if it were in Consols. He always writes to me like that when a bill is falling due, and always ends by renewing. You need not tell him I said so, though. Say that I will see him in the course of a few days and arrange everything to his satisfaction."

"I will convey your message with pleasure, Dr. Roydon. But will you pardon me if I venture to make a suggestion?"

"I shall be glad to hear anything you have to say, Mr. Verelst," was the rather forbidding answer.

"Don't suppose that I have the least wish to pry into your affairs, or act as a mentor to a man so much older than myself, but would it not be better in every way—for yourself, I mean—to sell a few of your books and—"

"Discharge my debt to Herr Roth. I know what you mean. I am sure you mean kindly, but you will, perhaps, admit that I am quite old enough to manage my own affairs. I shall not disperse the collection I have got together, at the cost of so much time and money, even to please my old friend, Herr Roth, and my young friend, Mr. Verelst. If he refuses to renew the bill, which I cannot believe, I shall find other means of satisfying his claim than selling my books, to which every year—I might almost say every month—that passes over our heads brings an increase of value. Herr Roth is a man of

business. Let him remember that while scarce editions such as mine cannot possibly be multiplied, the demand for them is always growing. They are worth more this year than they were last; they will be worth more next year than they are now. They are making money for me while I sleep. Have you any idea how much they are worth, Mr. Verelst?"

"Not the least, but a very large sum, I am sure."

"I believe if they were brought to the hammer they would fetch ten thousand pounds."

"That is a great deal of money. But suppose now that a lump sum of ten thousand pounds — cash down — were offered for the lot, would you take it?" said Jack, who had a notion that the Doctor's appraisement of his stock-in-

trade was more than slightly influenced by a desire to improve his credit at Roth's bank, and thereby facilitate the renewal of his acceptance.

"Ten thousand pounds—ten thousand pounds! Yes, that, as you say, is a deal of money—a nice round sum—and would make me a fine profit, and if I saw it counted out on the table in crisp bank-notes, or beautiful gold pieces, it would be a great temptation. And there is no telling—I might: no, I don't believe I could; for if I once sold my books, Mr. Verelst, I should never be able to replace them."

Jack smiled. He did not think anybody was likely to offer the doctor ten thousand pounds, and he really believed that if such an offer were made it would be refused. The man was book mad, and could no more be persuaded to part with his literary

treasures than a miser could be persuaded to part with his gold.

The return of Leah, attired for the concert, relieved him from the necessity of a reply, and the subject was not renewed.

CHAPTER XIX.

JACK'S NEW FRIEND.

THE Brühl Terrace was brilliant with gay toilettes, and rather crowded with a somewhat promiscuous gathering, but Verelst and his friends contrived to secure a table in a comfortable corner, where they had a pleasant view of the Elbe and the Neustadt, and were well placed for hearing the music of the fine Kapelle to the best advantage. Doctor Roydon, who, although less of a gourmet than Herr Roth, had a weakness for good things, ordered the supper, and as, unlike Herr Roth, he had no objection to the vintages of France, he included in the order a bottle of champagne.

"Lager beer is all very well on occasion," he observed; "but like many other things it grows tiresome with repetition, and you never know whether it is really fresh. It is nearly all *gespritzt.*"

"*Gespritzt!* What is that?"

"Why, in order to keep the waiters going the beer is drawn beforehand, and naturally becomes flat, so the drawer, to give the liquor a head, churns each glass with a syringe just before it is served."

"That is useful information," said Jack; "the next time I order any lager, I think I shall see it drawn myself."

"I should advise you to do so. 'Bubbles beading at the brim' is a highly poetic image, and the sight of them is exhilarating, but the poet never existed who could draw inspiration from bubbles produced by an old squirt. Yes (holding his glass up to the light); everything considered, I think

I prefer *champagner*, as the Germans call it, to *lager*—when you are sure it isn't gooseberry—and certainly this Clicquot is not. Here's to you, Herr Verelst."

Altogether Dr. Roydon was in high good humour, and pleasantly talkative; almost jocular, indeed. Jack did not understand it.

"If I had a bill of nearly 500*l.* to meet, and did not know where to get the money, I don't think I could crack jokes and be merry," he thought.

But perhaps the Doctor did know where to get the money, and Jack did not make sufficient allowance for the effect produced by the find of the illuminated Koran.

Leah, on the contrary, was very quiet; and though she seemed to enjoy the music, and her eyes always brightened with pleasure during the performance of her favourite pieces, they were more than once

clouded by the look of sadness which Verelst never saw without a sense of perplexity and pain.

But as the concert went on she became more cheerful, joined freely in the conversation, and made humorous and sometimes sarcastic remarks on the people about them, which amused Jack and seemed to please her father.

"There is somebody you know, Mr. Verelst," she said, as the band finished a piece from *Tannhäuser*.

"Who, and where?"

"Hermann Roth. He has just come in, and is going to sit down below the orchestra. I hope he won't see us and come here."

"Why? Don't you admire him?"

"Admire him! Who could admire a face like that?"

"Those marks are scars of honour, my

dear, of which I daresay he is very proud," said the Doctor.

"Scars of honour, indeed! I can understand a man fighting and imperilling his life in defence of a great cause—to avenge an insult, or vindicate his personal honour; but for two young men to gash each other's faces with rapier points for no reason in particular seems the very height of silliness and folly. However, that is not to the point. I don't think I should admire Hermann Roth even if his face were as free from scars as Mr. Verelst's. He never can have been good-looking. And now he reminds me, or would if he were a little stouter, of one of those old robber barons, who used to spend their days in hunting and their nights in drinking."

"All the same, he is a fine, stalwart young fellow, and it is no fault of his that

he has not a handsome face; I daresay he would have if he could. They say he is very wild; and I really cannot understand how Herr Roth came to have such a son."

"Nor Herr Roth either, I think. He was saying yesterday that he could not tell why such people as Hermann were created."

"Roth always says that about people he does not like or cannot understand," observed the Doctor, smiling; "I should not be surprised if he said it of me. When things don't go altogether to his satisfaction, he seems to think that Providence has been blundering. But I must not say anything against Herr Roth; I'm under great obligations to him. Your hope is not to be realized, Leah; Hermann has seen us, and is coming this way."

The next moment the young man was

shaking hands with the Doctor and Jack, bowing profoundly to Leah, and smiling in a way that made his game eye open wider than ever, thereby imparting to his long red face a look half ghastly, half grotesque. He wore a loose-fitting velveteen coat, white waistcoat, red necktie, and a green, broad-brimmed, high-peaked felt hat, and looked much more like a brigand than an artist.

Dr. Roydon congratulated him on his return, and offered him a chair, which Hermann (who smelt powerfully of beer and tobacco), after once more bowing to Leah, accepted with great alacrity and a profusion of thanks. A question about Munich led to a discussion on music and art, as to which, rather to the surprise of his hearers, he showed that he was no novice, and his remarks so much interested Leah (at whom he now and then cast a

glance of undisguised admiration) that she became temporarily oblivious of his ugly face.

This young fellow, wild as he might be, was clearly not without brains.

When the last piece was reached, and the Roydons were preparing to leave, Hermann, again bowing profoundly and cocking his game eye, proposed to accompany them a part of the way.

"But it is the wrong way for you, Herr Hermann," said the Doctor, jocularly, "and the time is late."

"That is nothing, Herr Doctor; the night is fine, and a walk as far as the Halbe Gasse will do me good."

"In that case we shall be glad of your company," returned Roydon, courteously; "but it will be very late when you get home, I fear."

"That is nothing either, Herr Doctor;

I can get into the house without troubling anybody."

"How so? Have you a latch-key?"

"*Ach bewahr!* The good father's hair would stand on end if I asked for a latch-key. I climb up the apple-tree and get into my room through the window."

As they went down the steps, Hermann made as if he would offer Leah his arm, but the young lady anticipated him by taking that of her father; and it was perhaps as well for Jack's peace of mind that she did. He had detected the glances of admiration, and he liked Hermann Roth less than ever.

The two young men accompanied the bibliophile and his daughter to the door of their own house, and as they shook hands, Dr. Roydon thanked them both very cordially for their attention, and hoped that he might soon have the pleasure of seeing them again.

Leah merely bowed and bade them good-night.

"Where are you going?" asked Hermann of John Verelst as they turned from the door.

"Home to my lodgings."

"Where are they?"

"In Waisenhaus Strasse."

"I will go with you as far."

"You are very kind."

"I mean to be. We have to be friends, you and I; at any rate, that is what they have all been telling me at home. I have to follow your example. The more I am like you, the better they will like me. You have to be my mentor and I your scholar. What say you, friend Verelst?"

"Not your mentor, certainly; but I shall be glad to be your friend, if you will let me, if only for your father and mother's sake."

"And not for any other body's sake, eh, Herr Verelst? Let you? Of course I will, and be grateful for your kindness. *Also* (consequently) we are henceforth sworn friends and boon companions. Your hand on it. There! the compact is sealed. And now I am going to put your friendship to the test—show you my confidence by making you my confidant. Can you guess why I have come to Dresden?"

"I suppose because you were tired of Munich."

"No. Because" (lowering his voice)—"because I am in love with Fräulein Roydon."

"What!"

"I am in love with Leah Starkova. I have seen the maiden only three times before this night, and was never so long in her company before. But I love her so

much that I could not exist a day longer without seeing her. This is entirely between ourselves, Herr Verelst."

"As you have made me your confidant, I shall, of course, keep your secret," said Jack, rather coldly.

"Ah, true! I was forgetting you are an Englishman. I beg your pardon. Yes, my love for Leah is like the love of Jacob for Rachel, of Romeo for Juliet, of Abelard for Heloise. And I am sure I shall have your sympathy, for you can judge of my feelings by your own."

"I judge of your feelings by my own! What do you mean?" exclaimed Jack, in utter astonishment. Could this confounded German brigand have fathomed his feelings for Leah?

"Come, don't feign ignorance, my friend; there is no need. I know all. But you may trust me; I can be as secret

as the grave. I know Helenchen loves you, and I am sure you love Helenchen."

"I love Helenchen! I—"

"Of course; I understand. And if your betrothal has not been formally announced, what matters that? Lovers must wait sometimes, and—"

"I tell you," interrupted Verelst, impetuously, "I tell you—"

"Rother Hermann" (Red Hermann), "as sure as I'm a sinner. Where are you off to, old friend?" and the next moment a strapping young man, with long hair and a bushy beard, had his arms round young Roth's neck, and was kissing him on both cheeks.

"Paul Rheinländer! I am heartily glad to see thee, old comrade. Where hast thou been all this time. Come into the Stille Musik here, and let us have a lager and a long talk. Will you kindly

excuse me, Herr Verelst? This is an old college chum whom I have not seen for years."

"Certainly. My lodgings are hard by here. Good-night."

"Good-night. I shall see you again." And the two friends, each with an arm round the other's neck, turned into the Stille Musik, and left Verelst to his thoughts.

"This is a nice kettle of fish—a very nice kettle of fish," he muttered, as he walked slowly homeward. "What will be the end of it, I wonder? That cub must surely be even more drunk than he looks."

Jack's sleep that night was not of the soundest, and he had some unpleasant dreams.

CHAPTER XX.

TAKING STOCK.

NOTHING could well be pleasanter than Jack Verelst's quarters in Waisenhaus Strasse. His bedroom and sitting-room, *en suite*, being two flights up, were beyond earshot of street noises, and out of the range of street dust, and his landlady—a portly body with a name to match, for she called herself Port, though she thought the "Englisher Herr" rather over-particular about trifles, had fallen readily into his ways, and made him very comfortable. According to English ideas, the sitting-room was, perhaps, rather scantily furnished. A table, a small sideboard, a pair

of Vienna rocking-chairs, half a dozen others, and the inevitable piano, were pretty nearly all the goods and chattels it contained. But on the walls hung a few choice engravings and copies from the gallery, which Verelst had bought since his arrival in Dresden, and intended to take back with him; the windows were filled with flowers; there was a vase of flowers on the table, and the polished floor—save for a couple of bearskin rugs, quite bare—shone like a looking-glass. The windows, moreover, were tall and tastefully draped, and when the sun looked in—and that was pretty often—the aspect of the room was bright and cheerful. But as Jack Verelst, on the morning after the concert at the Brühl Terrace, trifles over his breakfast, there is very little either of cheerfulness in his face or sunshine in his heart. He has next to

no appetite, and is so busied with his thoughts that he has neither looked at the *Dresdener Anzeiger* nor the *Manchester Guardian*, nor opened a letter from his brother which lies on the table before him.

The cause of his preoccupation, as the reader has already divined, is the revelation of Hermann Roth's passion for Leah Starkova and of Helenchen's love for himself.

"I must take stock, and decide what's to be done, or there will be further trouble," mutters Jack, after long cogitation.

And lighting a cigar, and throwing himself into one of the easy-chairs, he proceeded to carry his resolution into effect.

If he had been given to the use of elegant language he would probably have said, "review my position;" but "take

stock," besides being the more homely simile, was the one which, as a business man, most naturally occurred to him and best expressed his meaning.

"First of all, am I in love with Leah Starkova or not?" he asked himself. So far he had rather shirked facing this question, but the time was come when it must be answered. Now Verelst was not —at any rate had not hitherto been—a "marrying man." He had seen a good many young women whom he liked, but none whom he would have cared to take to wife, and he had little of that longing for domesticity which impels some men to marry for the sake of having a home. He preferred living a single life, shaking a loose leg, and being able to change his lodgings at discretion, and spend his "week ends" and holidays as he pleased. Then his income, albeit ample for one, was

barely enough for two, and one way and another, he had always felt that matrimony would entail sacrifices which he would rather not make. The game, in fact, did not seem to him to be worth the candle, and if he had stayed at home he might have remained in the same mind all his life. But a total change of environment, though it cannot essentially change a man's character, may develop qualities and susceptibilities whose existence was previously unknown to himself and utterly unsuspected by his friends; and such a change in the case of Jack Verelst had come to pass. No contrast could well be greater than that between his life in Manchester and his life in Dresden. Manchester was all cotton and gloom, hurry and push. Dresden all music and art, leisure and ease. The people he met in the streets did not all look as if they

were either fighting for fortunes or struggling to avert ruin, and instead of having a master whom he detested, he had a kind friend whom it was a pleasure to serve—if his voluntary work in Roth's bank could be called serving. Jack Verelst, in fact, had become almost another man; he was fast changing his ideals, developing new capacities, becoming, perhaps, a little more restless and less prudent, and certainly more sensitive to outward influences; and, most important of all, Leah Starkova was unlike any woman he had ever seen before.

"By Jove, I am afraid it is a case!" was the answer to his mental questioning, and when a man, who is past the age of calf love, asks himself seriously whether he is in love, it generally is a case—at any rate for him.

But this admission, so far from facili-

tating matters, served only to increase his difficulties. For assuming that Leah favoured his suit, and Dr. Roydon continued to be as affable as had he hitherto been, what would the Roths say, and how about Hermann and Helenchen? Poor Helenchen! In the bottom of Jack's heart there was still a tender feeling for Helenchen. She was so pretty, so unsophisticated and domesticated, and it would be a real pleasure to have Herr Roth for a father-in-law. She loved him, too; and though he was sorry for it, in one respect, there was a subtle flattery in the fact that both gave him a certain satisfaction and made him feel kindlier towards Helenchen. Yet he could hardly believe she had gone so far as to tell Hermann that he had made open love to her. Her brother had surely either spoken under the influence of beer or grossly

exaggerated to suit his own purpose; Helenchen was too good a girl to say they were engaged when nothing more serious had passed between them than a mild flirtation.

All the same, there was probably a belief on her part, and on the part of the Roth family generally, that he was deeply smitten, and meant, sooner or later, to propose. It was pretty evident, therefore, that if he made love to Leah there would be trouble; he might count with confidence on incurring the bitter hostility of Hermann—perhaps have to fight him; and, what would be still more disagreeable, there might be a rupture of his friendly relations with the father, for Jack had a strong impression that the old man (as they called Herr Roth in the bank) would like him to marry his favourite daughter.

Altogether a very difficult position, and

it is not surprising that Jack's cogitations ended pretty much as they began—in smoke. He did not see his way, and decided that it was best to decide nothing, but rather to pursue a policy of masterly inactivity, and take a few lessons in fencing and pistol shooting. While doing his best to keep on friendly terms with the Roths, he would go as little to the house as possible, and see as little of Hermann as he could. As for Leah—and here he became rather excited, and his ideas somewhat mixed.

"If I thought there was any chance of that fellow annoying her," he muttered, "or her liking him, I would strangle him first, and run away with her afterwards."

And then he opened the letter from his brother. It brought bad news. Rumours to his discredit were being circulated among his customers. People were

actually saying, Hector told him, that he himself was the forger of the cheque, for paying which he had been obliged to leave Balder's bank. His first informant was Roach, who, albeit he kept a still tongue, had very sharp ears. He had overheard two of his customers discussing the scandal, and though he refused to give their names, he told Hector what they said.

"I don't believe it, of course," he observed. "Nobody could who knows you. But it is well you should know what is being said, for talk like that, besides being unpleasant, is calculated to injure a man in his business."

This Hector saw clearly enough, and being, besides, sensitive on the point of honour, he was very much put about, and declared that if he could "spot" any of his slanderers he would prosecute

them without mercy. Of this, however, there was little chance; they were two cautious to commit themselves. Where the story originated he could not tell—possibly, yet not probably, in Balder's bank; but as Mr. Balder was away from home, and Mr. Baxendale was no great friend of Hector's, he had not thought it expedient to make any inquiry on the subject.

"If I cannot openly meet my backbiters and put them to the proof, I must just live the slander down; but I shall never be happy until that rascal with the strong snuff is lagged, and the forgery brought home to him. But of that I fear there is less chance than ever."

"I do not think there is any chance at all," was Jack's mental comment. He felt greatly concerned. He knew how sensitive his brother was as to anything

that touched his integrity, and how terribly he would be annoyed. Moreover, the slander, unless it could be stopped, might injure their business, for credit is the breath of a banker's nostrils, and a high reputation essential to his success. Injury to the business (for selfish thoughts will intrude) might interfere with Jack's designs touching Miss Roydon, and indefinitely delay the consummation of his hopes.

"A confoundedly unsatisfactory stock-taking, I call it," soliloquized the young man, as he knocked the ashes off his cigar; "what next, I wonder?"

And then he rises from his chair, and after surveying himself in the looking-glass over the sideboard, smoothing a ruffled curl, and giving a pull at his moustache, he puts a gardenia into his buttonhole, his hat on his head, and,

drawing on his gloves, descends into the street. His bad night, dilatory breakfast, and brown study, have thrown him late, and when he reaches Roth's bank the chief and his clerks have been at work a good hour.

As Jack enters the outer office, a broad-shouldered man with snow-white hair enters Herr Roth's room.

"That's Dr. Roydon," he thinks; "he has come to see about his bill. Will the old man be hard, I wonder? I doubt it."

Half an hour later the Doctor comes out of the room. This time Verelst sees his face, and the look of mingled anxiety and anger he reads there tells him that the old man has been hard. But when Roydon perceives Jack he puts on his usual urbane smile, greets him courteously, and the next moment the white head disappears down the staircase.

"Roydon was very pressing," said Herr

Roth, afterwards; "and if he had taken a different line I think I might have yielded; for when a man appeals to you as a friend it is difficult to refuse. But instead of that he tried to make out that he had some sort of claim on me—that as I had renewed his bills before, he had a prescriptive right to have them renewed for ever. This was more than I could stand, and I felt it my duty to be firm, so I told him plainly that he must either pay the bill or take the consequences."

"Oh, it came to that! And how did he take it?"

"At first very badly. He got up, raised that heavy chair with one hand—he is a strong man—and dashed it on the floor, muttering something I did not catch, and seemed as if he were going to leave the room in a huff. But he thought better of it, picked up his chair, and, after

apologizing for his hastiness, as he called it, said that the bill should be met at maturity, if he did not take it up beforehand."

"How will he do that, do you think?"

"Unless he sells some of his books I have no idea, for, between you and me, I fear he has not only spent, but anticipated, the income from his wife's settlement; and if I am not greatly mistaken, he has invested every *grosschen* of his own money in those wretched books. However, we shall see."

And then Herr Roth gave Jack two pieces of information which the latter found eminently satisfactory. Helenchen was going on the following day to Meissen, on a visit to her Aunt Hilda, and the old man had arranged for Hermann to become the pupil of one of Dresden's most eminent artists, and an inmate of his house.

"If he wants to be an artist he must work," said the old man; "I cannot have him loafing about all day, and coming home late o' nights; and I have given him to understand that the continuance of his allowance, and the payment of his debts, depend entirely on his diligence and steadiness. And he goes to Herr Haldemar this very day."

So for a week or two at least Jack may continue his visits to Schiller Strasse without fear of meeting Hermann, or being suspected of going there to see Hermann's sister; and when Herr Roth asks him to come up to supper that evening, significantly adding, "Helenchen goes to-morrow, you know," he pleads (with regret) a previous engagement, and begs leave to be excused, like the prudent young man he is.

CHAPTER XXI.

DR. ROYDON GOES ON A JOURNEY.

As Verelst entered his sitting-room on the following morning he saw another letter on his breakfast-table. It was rather an event for him, since his arrival in Dresden, to receive two letters on two consecutive days, and he took up the missive with a sense of curiosity unknown to people whose correspondence makes life a burden to them. The address was written in a bold, decided hand—clearly that of a man—and as he poured out his coffee, he amused himself with trying to guess who his new correspondent might be. Then he opened the letter, and when

he read the signature, "Leah Starkova Roydon," the blood rushed to his face, and his heart gave a big thump. But there was no need for excitement; the contents were of the simplest. Miss Roydon wrote at her father's request to say that he was about to go on a journey, and would be very glad to see Mr. Verelst before he left. Perhaps Mr. Verelst could make it convenient to call that evening, as her father proposed to travel by the night mail.

Jack went, of course, and was received by the Doctor with his usual bland smile and in his usual slightly patronizing manner. Leah, on the other hand, was more than usually grave, and had very little to say. Verelst tried, but failed, to catch her eye.

The Doctor explained that he was going to Paris.

"Herr Roth demands his pound of flesh," he said, with a forced smile, "so I must put the pot on."

"You are going to sell some books, then?"

"Certainly not," replied Roydon, frowning at the mere idea of such an enormity; "anything but that. But I am taking with me a few odds and ends of things—bric-à-brac, and that—of which I hope to dispose to advantage. And I have other resources. The bill will be duly met, Mr. Verelst. I may run over to London, possibly to Manchester, to look up my cousin Balder—it is a long time since I saw him—and I thought you would, perhaps, give me a letter of introduction to your brother, whose acquaintance I should much like to make."

"Certainly, with pleasure," returned

Jack; "and as you are leaving so soon I had better write it now."

"Thank you, very much."

The letter is written, and deposited in the Doctor's pocket.

Then coffee is brought in, and cigarettes are produced, and Doctor Roydon tells Verelst that during his absence Leah will stay with the Ashleys.

"I have been blamed for leaving Leah alone when I go away," he explained; "and I am disposed to think the reproach is just. This time I have arranged differently. She will stay with the Ashleys. But as I cannot leave my treasures unguarded, the Hausmann's brother will sleep in the library, and Leah will call every day to see that all is right."

At half-past six Nettschen was sent for a droskhy, and on the Doctor's invitation

Jack accompanied him and Leah to the railway station.

"If you should have occasion to write to me," said Doctor Roydon, settling himself comfortably in a first-class *coupé*, "Leah will give you my address in Paris. I may or may not go to London. Farewell."

"Farewell," say the others; and a minute later the train is off.

Jack had been counting confidently on a *tête-à-tête* with Leah, but he was destined to be disappointed, for just as they were leaving the station whom should they meet but Mr. and Mrs. Ashley, who had come for the double purpose of seeing Doctor Roydon off and taking his daughter away, and almost missed doing either.

"You will come to see me sometimes," said Leah, as they shook hands.

"With all—with great pleasure."

"He may, may he not, Mrs. Ashley?"

"Certainly, Miss Roydon; we shall always be glad to see any friend of yours."

But, though the lady's words were cordial, her manner was cold, and Jack greatly doubted whether he would be a welcome guest at the Ashleys'.

"I must find out when she goes to Halbe Gasse," he thought, and meet her there."

So on his way home on the following evening he called at the Doctor's house and interviewed Nettschen.

"At what time do you suppose Fraülein Roydon is likely to make her daily visits?" he asked, slipping a thaler piece into her hand.

"That know I not exactly, my lord," answered the maiden, with a knowing look;

"she came this morning at ten; to-morrow, that is Saturday, she will come at the same hour; at any rate, so she said. The day after is Sunday, and she will likely not come at all. But I think I can contrive that she is here about five o'clock on Monday afternoon. Will that suit you?"

Jack smiled, so did Nettschen, and as she was a buxom lass with rosy cheeks, he touched one of them with his lips and gave her another thaler, then went away in good spirits.

At the bottom of the stairs he met a well-dressed man, smoking a big cigar. The smoker doffed his hat and greeted Jack with some effusion.

"How do you, mein Herr?" he said. "How do you do?"

"I beg your pardon," returned Jack, rather surprised, "but I have not the

pleasure—Ah! I remember; Herr von Ehrenberg. You were at the bank the other day?"

"Exactly; and now I am calling on Herr Roydon. If he will not let me see his books, perhaps he will let me see his face. Do you know if he is at home?"

"No, he is gone to Paris."

"Indeed; will he be back soon, do you think?"

"He did not say. Perhaps in a fortnight."

"In that case I fear I must renounce the pleasure of seeing him—at present. Another time, perhaps. I return to Berlin on Sunday. Ah, you are going in this direction—towards Waisenhaus Strasse. So am I; let us walk together. May I offer you a weed?"

All this in fluent and fairly correct English.

As the "weed" looked well Jack took it, and he made no objection to the proposed walk. Von Ehrenberg's manner was brisk and lively—more French than German; but he had a decidedly German face, and his square jaws and the shape of his forehead rather reminded Verelst of the lineaments of Von Moltke, as portrayed in the great strategist's photographs.

"Vill you have fire? Ah, that is right; you are well on fire. A good fire at the beginning is as necessary for a pleasant smoke as for a successful battle. You are a great friend of Dr. Roydon's, I think? You have known him a long time?"

"Only since I came here."

"Then you knew him not in England?"

"Not at all."

"He has a great many valuable books and manuscripts."

"And manuscripts."

"They are worth a good deal of money?"

"I believe so," answered Jack, rather sharply. He did not see the object of all these questions; was the man trying to "pump" him?

"A great many thousand marks?"

"I have been told so."

"And the house. Is there nobody in the house?"

The servants are there, of course."

"And the daughter—the so beautiful daughter! She has of course gone with her father to Paris?"

"No; she is staying with some friends."

"Excuse me for troubling you, but I also am a collector, and everything con-

nected with books has a great interest for me, and the Herr Doctor is a bibliophile of great renown. I hope some day to have the pleasure to make his acquaintance, and the advantage to see his so famous library and so beautiful daughter. And Herr Roth, is he quite well?"

"Quite well."

After a few more questions, which Verelst answered with hardly concealed impatience, Herr von Ehrenberg remembered that he had an engagement in Prager Strasse, and after raising his hat once more, and protesting how infinite was the pleasure it had given him to make Herr Verelst's acquaintance, he went his way.

"What an inquisitive beggar he is," thought Jack. "A regular note of interrogation, by Jove! What is his game, I should like to know? He is not in the

least like a bookworm or a bibliophile; neither is Dr. Roydon, for that matter. He may be a great scholar after all, but he looks a good deal more like a sharp lawyer."

END OF VOL. I.

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